

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

Country: Bahrain		Starting Period: 2013Q4		Ending Period: 2019Q4		Core Prudential Islamic Financial Indicators (PIFIs)																								
Code	Indicator	Standard	Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	
End-of-period exchange rate (National Currency / USD):																														
Capital Adequacy: Basel Standard																														
CP01a	CAR				22.0%	21.6%	20.9%	20.7%	21.0%	18.4%	17.5%	17.7%	18.4%	17.6%	17.2%	18.3%	18.1%	17.9%	19.1%	18.6%	18.4%	18.3%	19.4%	19.3%	17.9%	16.8%	18.2%	17.2%	17.8%	
	Total regulatory capital		USD	M	7,206.3	7,138.6	6,915.8	6,979.3	7,244.0	8,448.5	8,616.3	8,453.2	8,399.0	8,276.1	8,387.3	8,347.2	8,102.9	7,965.1	8,154.6	8,097.2	8,037.2	7,960.7	7,966.4	7,824.2	7,446.2	7,039.1	7,276.8	7,088.4	6,997.8	
	Risk-weighted assets (RWA)		USD	M	32,708.8	33,008.0	33,100.5	33,747.0	34,430.9	45,858.4	49,187.8	47,736.0	45,549.5	46,985.0	48,759.8	45,514.3	44,756.5	44,390.7	42,628.2	43,551.8	43,738.7	43,499.4	41,016.9	40,435.7	41,637.3	41,877.1	39,937.7	41,141.1	39,414.4	
CP02a	Tier 1 capital to RWA				20.4%	20.0%	19.3%	19.1%	19.5%	17.3%	16.4%	16.7%	17.1%	16.4%	15.9%	17.0%	16.9%	16.8%	18.1%	17.2%	16.9%	16.5%	17.5%	17.8%	16.2%	15.1%	16.6%	15.6%	16.1%	
	Tier 1 capital		USD	M	6,671.7	6,594.1	6,373.4	6,432.1	6,703.5	7,926.2	8,090.2	7,956.7	7,810.7	7,712.1	7,735.0	7,714.8	7,548.8	7,457.5	7,697.8	7,489.6	7,394.5	7,172.6	7,190.6	7,084.9	6,737.8	6,337.1	6,610.5	6,425.4	6,329.2	
	RWA		USD	M	32,708.8	33,008.0	33,100.5	33,747.0	34,430.9	45,858.4	49,187.8	47,736.0	45,549.5	46,985.0	48,759.8	45,514.3	44,756.5	44,390.7	42,628.2	43,551.8	43,738.7	43,499.4	41,016.9	40,435.7	41,637.3	41,877.1	39,937.7	41,141.1	39,414.4	
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)				17.0%	16.2%	16.5%	17.0%	16.3%	15.8%	16.8%	16.6%	17.0%	16.3%	15.8%	16.8%	16.6%	17.0%	16.2%	15.9%	15.4%	16.5%	16.4%	15.9%	15.4%	13.9%	15.1%	14.2%	14.7%	
	CET1 capital		USD	M	5,549.5	5,454.5	5,347.0	5,454.5	5,549.5	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2
	RWA		USD	M	32,708.8	33,008.0	33,100.5	33,747.0	34,430.9	45,858.4	49,187.8	47,736.0	45,549.5	46,985.0	48,759.8	45,514.3	44,756.5	44,390.7	42,628.2	43,551.8	43,738.7	43,499.4	41,016.9	40,435.7	41,637.3	41,877.1	39,937.7	41,141.1	39,414.4	
Capital Adequacy: IFSB Formula																														
CP01b	CAR (IFSB)				22.0%	21.6%	20.9%	20.7%	21.0%	18.4%	17.5%	17.7%	18.4%	17.6%	17.2%	18.3%	18.1%	17.9%	19.1%	18.6%	18.4%	18.3%	19.4%	19.3%	17.9%	16.8%	18.2%	17.2%	17.8%	
	Total regulatory capital	IFSB SD	USD	M	7,206.3	7,138.6	6,915.8	6,979.3	7,244.0	8,448.5	8,616.3	8,453.2	8,399.0	8,276.1	8,387.3	8,347.2	8,102.9	7,965.1	8,154.6	8,097.2	8,037.2	7,960.7	7,966.4	7,824.2	7,446.2	7,039.1	7,276.8	7,088.4	6,997.8	
	RWA	IFSB SD	USD	M	32,708.8	33,008.0	33,100.5	33,747.0	34,430.9	45,858.4	49,187.8	47,736.0	45,549.5	46,985.0	48,759.8	45,514.3	44,756.5	44,390.7	42,628.2	43,551.8	43,738.7	43,499.4	41,016.9	40,435.7	41,637.3	41,877.1	39,937.7	41,141.1	39,414.4	
CP02b	Tier 1 capital to RWA (IFSB)				20.4%	20.0%	19.3%	19.1%	19.5%	17.3%	16.4%	16.7%	17.1%	16.4%	15.9%	17.0%	16.9%	16.8%	18.1%	17.2%	16.9%	16.5%	17.5%	17.8%	16.2%	15.1%	16.6%	15.6%	16.1%	
	Tier 1 capital		USD	M	6,671.7	6,594.1	6,373.4	6,432.1	6,703.5	7,926.2	8,090.2	7,956.7	7,810.7	7,712.1	7,735.0	7,714.8	7,548.8	7,457.5	7,697.8	7,489.6	7,394.5	7,172.6	7,190.6	7,084.9	6,737.8	6,337.1	6,610.5	6,425.4	6,329.2	
	RWA		USD	M	32,708.8	33,008.0	33,100.5	33,747.0	34,430.9	45,858.4	49,187.8	47,736.0	45,549.5	46,985.0	48,759.8	45,514.3	44,756.5	44,390.7	42,628.2	43,551.8	43,738.7	43,499.4	41,016.9	40,435.7	41,637.3	41,877.1	39,937.7	41,141.1	39,414.4	
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB) (fill only if IFSB-15 has been adopted)				17.0%	16.2%	16.5%	17.0%	16.3%	15.8%	16.8%	16.6%	17.0%	16.3%	15.8%	16.8%	16.6%	17.0%	16.2%	15.9%	15.4%	16.5%	16.4%	15.9%	15.4%	13.9%	15.1%	14.2%	14.7%	
	CET1 capital		USD	M	5,549.5	5,454.5	5,347.0	5,454.5	5,549.5	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2	6,425.4	6,329.2
	RWA		USD	M	32,708.8	33,008.0	33,100.5	33,747.0	34,430.9	45,858.4	49,187.8	47,736.0	45,549.5	46,985.0	48,759.8	45,514.3	44,756.5	44,390.7	42,628.2	43,551.8	43,738.7	43,499.4	41,016.9	40,435.7	41,637.3	41,877.1	39,937.7	41,141.1	39,414.4	
Asset Quality																														
CP04	Gross nonperforming financing (NPF) ratio				12.9%	13.5%	14.9%	14.2%	10.4%	12.1%	12.5%	13.1%	13.6%	13.7%	12.4%	11.8%	9.9%	9.4%	9.8%	10.6%	10.5%	11.7%	10.8%	11.9%	11.3%	12.0%				
	NPF		USD	M	1,091.2	1,169.4	1,330.7	1,275.0	956.3	1,148.3	1,129.1	1,223.0	1,301.3	1,583.9	1,556.0	1,429.0	1,370.2	1,346.2	1,308.5	1,411.4	1,582.3	1,443.8	1,699.2	1,538.2	1,588.7	1,932.6	1,901.0	1,857.7	1,993.3	
	Total financing		USD	M	8,432.1	8,670.2	8,938.0	9,004.8	9,236.0	9,501.7	9,360.3	9,785.0	9,908.7	11,642.6	11,355.2	11,550.4	11,624.4	13,551.7	13,931.6	14,459.5	14,909.3	13,792.3	14,516.2	14,426.9	14,722.8	16,195.2	15,882.9	16,418.7	16,580.0	
CP05	Net nonperforming financing (net NPF) to capital				9.8%	9.5%	12.1%	11.1%	3.7%	7.6%	8.1%	9.0%	9.2%	10.6%	12.2%	11.2%	10.3%	9.9%	9.0%	8.6%	11.7%	11.1%	11.5%	9.8%	12.1%	17.1%	15.7%	15.6%	16.4%	
	Net NPF		USD	M	706.9	680.9	834.7	774.7	265.6	646.3	701.8	757.8	768.7	873.4	873.4	1,027.2	938.8	834.7	787.1	736.8	697.4	942.8	880.0	913.6	769.0	902.9	1,200.8	1,142.2	1,115.7	1,147.8
	Total regulatory capital		USD	M	7,206.3	7,138.6	6,915.8	6,979.3	7,244.0	8,448.5	8,616.3	8,453.2	8,399.0	8,276.1	8,387.3	8,347.2	8,102.9	7,965.1	8,154.6	8,097.2	8,037.2	7,960.7	7,966.4	7,824.2	7,446.2	7,039.1	7,276.8	7,088.4	6,997.8	
CP06	Provisions for gross nonperforming financing (NPF)				35.2%	41.8%	37.3%	39.2%	72.2%	43.7%	37.8%	38.0%	40.9%	44.9%	34.0%	34.3%	39.1%	41.5%	43.7%	40.4%	39.0%	40.2%	50.0%	43.2%	37.9%	39.9%	39.9%	42.3%		
	Provisions		USD	M	384.3	488.4	496.0	500.3	690.6	502.0	427.3	465.2	532.6	710.6	528.8	490.1	535.5	559.1	571.7	714.1	639.5	563.7	785.6	769.2	685.8	731.8	758.8	742.0	841.5	
	NPF		USD	M	1,091.2	1,169.4	1,330.7	1,275.0	956.3	1,148.3	1,129.1	1,223.0	1,301.3	1,583.9	1,556.0	1,429.0	1,370.2	1,346.2	1,308.5	1,411.4	1,582.3	1,443.8	1,699.2	1,538.2	1,588.7	1,932.6	1,901.0	1,857.7	1,993.3	
Earnings																														
CP07	Return on assets (ROA)				1.3%	1.4%	1.4%	1.1%	1.3%	1.3%	0.9%	1.3%	0.6%	1.4%	0.8%	0.9%	2.0%	3.1%	3.9%	1.3%	2.3%	1.1%	1.0%	0.2%	0.5%	0.7%	0.8%			
	Net income (before extraordinary items, taxes, and Zakat)		USD	M	605.1	671.8	662.7	570.4	669.3	692.1	483.3	734.7	481.9	358.8	768.8	418.1	-474.0	507.7	1,164.0	1,811.5	2,304.4	731.1	1,328.4	653.9	576.7	142.5	281.3	447.5	490.4	
	Total assets		USD	M	48,283.1	48,800.6	48,800.6	50,485.6	52,575.9	53,688.8	55,430.5	55,263.9	54,938.3	56,447.4	56,932.5	55,062.3	56,447.4	56,288.6	57,571.6	58,301.1	58,888.0	58,463.7	58,906.9	57,536.8	58,899.0	60,524.5	60,029.0	61,838.3	63,526.4	
CP08	Return on equity (ROE)				7.0%	10.2%	10.0%	9.0%	10.0%	8.7%	6.0%	9.2%	6.2%	4.2%	9.9%	5.4%	-6.3%	6.8%	15.1%	24.2%	31.2%	10.2%	18.5%	9.2%	8.6%	2.2%	4.3%	7.0%	7.7%	
	Net income (before extraordinary items, taxes, and Zakat)		USD	M	605.1	671.8	662.7	570.4	669.3	692.1	483.3	734.7	481.9	358.8	768.8	418.1	-474.0	507.7	1,164.0	1,811.5	2,304.4	731.1	1,328.4	653.9	576.7	142.5	281.3	447.5	490.4	
	Equity		USD	M	8,597.3	6,594.1	6,594.1	6,373.4	6,703.5	7,926.2	8,090.2	7,956.7	7,810.7	8,522.7	7,735.0	7,714.8	7,548.8	7,457.5	7,697.8	7,489.6	7,394.5	7,172.6	7,190.6	7,084.9	6,737.8	6,337.1	6,610.5	6,425.4	6,329.2	
CP09	Net profit margin				34.6%	34.7%	35.4%	32.2%	28.7%	34.3%	24.3%	39.3%	19.4%	17.1%	34.8%	23.2%	-21.1%	25.2%	27.1%	28.1%	27.0%	31.9%	30.3%	29.6%	26.3%	29.9%	28.7%	30.1%	23.9%	
	Net income (before extraordinary items, taxes, and Zakat)		USD	M	605.1	671.8	662.7	570																						

Code	Indicator	Standard	Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4		
	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		Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4		
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Income distributed to IAH				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total income from assets funded by PSIA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Off-balance sheet items				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD03	Foreign-currency denominated funding to total funding				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	FX funding				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total funding				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD04	Foreign-currency denominated financing to total financing				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	FX financing				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD05	Value of Sukuk holdings to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Sukuk holdings				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD06	Value (or percentage) of <i>Shari'ah</i> -compliant financing by economic activity				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of <i>Shari'ah</i> -compliant financing	USD	M		8,432.1	8,670.2	8,938.0	9,004.8	9,236.0	9,501.7	9,360.3	9,785.0	9,908.7	11,642.6	11,355.2	11,550.4	11,824.4	13,551.7	13,931.6	14,459.5	14,909.3	13,837.8	14,516.2	14,407.43	14,609.36	16,005.00	15,881.04	16,369.49	16,214.85		
	Sectoral distribution																														
(a)	agriculture, forestry, hunting and fishing	USD	M		2.4	2.8	9.4	12.5	9.7	14.7	10.3	10.3	7.0	12.0	11.8	10.5	11.4	23.7	25.6	20.6	24.7	14.8	15.1	0.02	15.52	16.07	8.82	7.72	20.92		
(b)	mining and quarrying	USD	M		0.3	0.4	36.0	34.0	33.4	46.5	42.8	51.3	43.2	43.9	42.8	44.9	41.1	59.1	94.1	97.9	124.3	93.4	93.3	117.36	160.28	156.46	92.95	158.68	155.21		
(c)	manufacturing	USD	M		456.8	464.2	396.6	415.2	381.1	340.3	302.4	309.3	283.1	437.3	502.1	558.2	563.0	875.5	952.0	946.8	1,101.7	536.0	579.5	574.18	568.37	633.88	641.53	607.79	793.63		
(d)	electricity, gas, steam and air-conditioning supply				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(e)	water supply; sewerage and waste management				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(f)	construction	USD	M		651.9	540.5	530.7	561.1	619.8	641.6	520.3	623.6	620.3	806.0	711.4	597.7	614.3	663.8	819.0	995.6	1,010.7	579.1	866.4	827.16	837.03	809.06	732.20	831.90	891.88		
(g)	wholesale and retail trade; repair of motor vehicles and mot.	USD	M		1,040.7	1,067.5	1,093.6	1,080.8	1,125.3	1,154.3	2,512.0	1,111.6	1,156.4	1,283.6	1,260.7	1,298.5	1,176.0	1,204.3	1,275.4	1,272.5	1,243.1	1,195.5	1,571.94	1,771.09	1,778.63	1,698.94	1,771.20	1,711.20	1,711.20		
(h)	transportation and storage	USD	M		109.5	111.0	108.6	97.6	92.4	114.9	123.3	105.1	66.0	128.8	120.9	165.4	177.5	162.3	168.3	165.5	122.3	135.7	106.5	112.95	153.91	120.66	162.75	165.25	164.46		
(i)	accommodation and food service activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(j)	information and communication	USD	M		34.4	87.8	34.6	34.1	80.0	88.8	73.6	53.7	54.9	66.9	73.0	72.1	73.8	94.2	96.2	97.9	140.1	104.5	94.2	78.52	79.09	77.28	99.30	98.82	76.25		
(k)	financial and insurance activities	USD	M		1,577.5	1,668.9	1,763.8	1,769.0	1,728.0	1,559.2	1,354.6	1,551.0	1,835.9	2,027.8	1,498.4	1,388.8	1,455.4	2,710.3	2,904.1	2,859.2	3,074.3	3,070.2	3,127.0	3,064.09	2,886.29	2,922.92	2,920.48	3,088.49	2,571.96		
(l)	real estate activities	USD	M		2,306.5	2,279.7	2,262.2	2,385.2	2,355.2	2,422.1	2,123.6	2,436.9	2,598.6	2,998.7	3,093.7	3,149.0	3,212.7	3,132.7	2,844.0	2,898.0	3,365.1	3,489.9	3,910.9	3,784.10	3,711.81	4,039.87	3,861.16	4,248.00	4,392.42		
(m)	professional, scientific and technical activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(n)	administrative and support service activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(o)	public administration and defense; compulsory social security				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(p)	education				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(q)	human health and social work activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(r)	arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(s)	other service activities (export)	USD	M		1,033.4	1,156.0	1,167.0	987.9	1,080.8	1,045.2	973.4	1,376.0	1,054.7	1,285.7	1,380.4	1,429.7	1,606.1	1,693.9	1,528.9	1,869.1	1,866.8	1,823.8	1,953.7	1,892.14	2,170.44	2,772.29	2,910.04	2,864.43	2,873.40		
(t)	activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(*)	other financing of households	USD	M		1,218.7	1,350.9	1,535.4	1,627.3	1,730.1	2,074.3	1,323.9	2,156.1	2,188.6	2,552.0	2,660.0	2,835.6	2,693.2	2,931.8	3,224.0	3,236.4	2,836.1	2,794.7	2,491.4	2,449.36	2,454.68	2,685.42	2,673.18	2,599.46	2,563.53		
(u)	activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
(u*)	financing to nonresidents				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD07	Value (or percentage) of gross NPF by economic activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of gross NPF	USD	M		1,091.2	1,169.4	1,330.7	1,275.0	956.3	1,148.3	1,129.1	1,223.0	1,301.3	1,583.9	1,556.0	1,429.0	1,370.2	1,346.2	1,308.5	1,411.4	1,582.3	1,385.1	1,658.4	1,541.45	1,682.14	1,979.10	1,959.75	1,892.59	2,101.82		
	Economic activity																														
(a)	agriculture, forestry, hunting and fishing	USD	M		0.0	0.0	4.2	2.4	2.3	2.3	3.6	3.6	3.6	3.6	3.5	1.1	2.9	6.3	7.4	6.2	3.9	1.8	1.8	1.77	1.88	3.48	3.45	3.44	3.43		
(b)	mining and quarrying	USD	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	26.0	27.5	29.0	29.5	30.0	34.0	32.2	32.21	31.81	31.24	31.63	30.47	31.25		
(c)	manufacturing	USD	M		35.7	49.4	35.1	41.4	21.9	26.9	15.6	128.1	125.1	169.4	170.3	163.9	179.7	224.1	233.0	22											

Code	Indicator	Standard	Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4		
	Commodity Murabahah / Tawwaruq				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah/Ijarah Muntahia Bittamlik				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mujarabah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others (please specify) ¹				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)																															
Code	Indicator		Currency	Units	2013Q4	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4		
ST01	Number of Islamic banks		n.a	G	21	21	21	21	21	21	21	21	21	21	21	21	21	24	24	23	23	23	23	21	21	21	21	20	20		
	Number of domestic branch offices		n.a	G	60	60	60	60	60	55	55	55	55	55	55	55	55	61	64	64	64	64	64	63	63	63	63	63	63		
	Number of ATMs				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST02	Number of employees				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST03	Total assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total Sharif'ah-compliant financing (excluding interbank financing)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Sukuk holdings				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other Sharif'ah-compliant securities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank financing				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	All other assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST04	Total funding/liabilities and equities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Profit-sharing investment accounts (PSIA)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, Wad'ah)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Sukuk issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other Sharif'ah-compliant securities issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	All other liabilities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Capital and reserves				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST05	Total revenues				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Financing based				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Investment based (Sukuk, other Sharif'ah-compliant securities etc.)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Fee based				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST06	Earnings before taxes and Zakat				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST07	Value (or percentage) of financing by type of Sharif'ah-compliant contract				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Murabahah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murabahah/ Tawwaruq				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah / Ijarah Muntahia Bittamlik				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mujarabah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others (please specify)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Central Bank of Bahrain

Note:

G Indicates General

M Indicates Millions

n.a Not applicable

(...) Indicates the data is not available