



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

PSIFs

Country:		Jordan																											
Time period covered :		Starting Period: 2013A					Ending Period: 2019Q4																						
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	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
End-of-period exchange rate (JOD / USD):					0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709	0.709
<b>Capital Adequacy : Basel Standard</b>																													
CP01a	CAR				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula</b>																													
CP01b	CAR (IFSB) <sup>1</sup>				21.8%	22.3%	22.3%	21.3%	23.0%	23.2%	22.3%	22.7%	23.5%	22.4%	21.8%	20.9%	22.9%	21.7%	21.7%	21.1%	22.7%	23.0%	22.8%	22.3%	22.7%	22.4%	22.6%	21.8%	
	Total regulatory capital	IFSB SD	NC	M	517.8	518.0	522.0	523.0	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	670.4	723.6	731.5	737.9	747.6	764.0	776.8	768.2	786.1	794.8
	RWA	IFSB SD	NC	M	2,370.0	2,323.3	2,343.7	2,449.7	2,459.1	2,441.9	2,539.3	2,501.7	2,572.1	2,715.0	2,793.4	2,913.2	2,922.9	3,082.2	3,079.8	3,184.4	3,186.6	3,177.1	3,209.0	3,275.5	3,432.7	3,425.8	3,428.6	3,482.6	3,639.8
CP02b	Tier 1 capital to RWA (IFSB)				21.2%	21.7%	21.6%	20.8%	22.2%	22.4%	21.5%	21.9%	22.7%	21.5%	20.9%	20.0%	21.9%	20.7%	20.8%	20.1%	21.6%	22.0%	22.1%	22.0%	21.4%	21.8%	22.2%	22.4%	21.6%
	Tier 1 capital	IFSB SD	NC	M	503.6	504.8	506.3	510.6	546.1	547.6	547.6	547.4	582.8	583.5	582.8	583.3	639.4	639.2	639.5	689.4	698.2	709.3	721.0	734.0	747.1	762.3	779.1	786.3	
	RWA	IFSB SD	NC	M	2,370.0	2,323.3	2,343.7	2,449.7	2,459.1	2,441.9	2,539.3	2,501.7	2,572.1	2,715.0	2,793.4	2,913.2	2,922.9	3,082.3	3,079.8	3,184.4	3,186.6	3,177.1	3,209.0	3,275.5	3,432.7	3,425.8	3,428.6	3,482.6	3,639.8
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	22.0%	22.1%	22.0%	21.4%	21.8%	22.2%	22.4%	21.6%
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	698.2	709.3	721.0	734.0	747.1	762.3	779.1	786.3
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,177.1	3,209.0	3,275.5	3,432.7	3,425.8	3,428.6	3,482.6	3,639.8
<b>Asset Quality</b>																													
CP04	Gross nonperforming financing (gross NPF) ratio				3.6%	...	3.8%	...	3.0%	2.7%	2.8%	3.0%	2.7%	2.5%	2.7%	3.1%	2.4%	2.4%	2.9%	2.9%	2.6%	2.8%	2.8%	3.1%	2.8%	3.0%	3.4%	3.3%	2.6%
	Gross NPF	NC	M		156.5	...	154.0	...	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5	156.3	143.9	157.0	164.0	185.6	165.9	183.3	208.9	213.3	175.0
	Total financing <sup>2</sup>	NC	M		4,382.7	...	4,007.9	...	4,232.4	4,454.6	4,497.2	4,663.0	4,890.5	5,035.5	5,166.0	5,169.3	5,246.6	5,348.8	5,430.8	5,468.6	5,525.6	5,570.5	5,778.6	5,974.3	5,978.6	6,051.7	6,162.6	6,495.0	6,623.6
CP05	Net nonperforming financing (net NPF) to capital				11.8%	...	10.7%	...	5.4%	5.5%	4.8%	6.6%	5.3%	3.9%	5.5%	7.3%	3.7%	4.1%	6.2%	4.9%	5.8%	7.0%	5.6%	6.6%	4.6%	8.8%	4.9%	5.7%	
	Net NPF	NC	M		60.9	...	55.7	...	30.7	31.1	27.1	37.6	31.9	23.9	33.4	44.1	24.8	27.5	47.3	41.6	35.2	42.5	51.7	41.7	50.6	35.9	67.8	38.4	45.3
	Total regulatory capital	NC	M		517.8	...	522.0	...	564.5	567.1	567.4	567.4	605.2	607.5	607.9	607.7	668.9	670.3	669.3	670.4	723.6	731.5	737.9	747.6	764.0	776.8	768.2	786.1	794.8
CP06	Provisions for gross nonperforming financing (gross NPF)				61.1%	...	63.8%	...	75.4%	74.4%	78.3%	73.1%	75.4%	81.1%	76.0%	72.2%	80.2%	78.6%	70.0%	73.4%	75.5%	72.9%	68.5%	77.5%	69.5%	68.1%	67.5%	82.0%	74.1%
	Provisions	NC	M		95.6	...	98.3	...	94.3	90.9	98.0	102.2	98.0	102.7	106.0	114.5	100.2	100.9	110.2	114.7	108.7	114.5	112.3	143.9	115.3	124.9	141.1	174.9	129.7
	Gross NPF	NC	M		156.5	...	154.0	...	125.0	122.2	125.1	139.8	129.9	126.6	139.4	158.6	125.0	128.4	157.5	156.3	143.9	157.0	164.0	185.6	165.9	183.3	208.9	213.3	175.0
<b>Earnings</b>																													
CP07	Return on assets (ROA)				1.8%	...	1.5%	...	1.5%	1.6%	1.7%	1.6%	1.7%	1.6%	1.8%	1.9%	1.9%	1.7%	1.8%	1.8%	1.9%	1.6%	1.8%	1.8%	1.9%	1.7%	1.9%	1.9%	2.0%
	Net income (before extraordinary items, taxes, and Zakat) <sup>3</sup>	NC	M		91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5	142.0	145.0	138.7	153.1	160.4	165.1
	Total assets <sup>4</sup>	NC	M		5,226.1	...	5,675.0	...	5,818.8	6,179.6	6,311.1	6,428.9	6,480.7	6,879.2	6,985.9	7,096.4	7,116.4	7,400.1	7,447.0	7,496.9	7,547.8	7,727.2	7,743.7	7,741.3	7,820.6	8,004.6	8,103.6	8,237.3	8,403.4
CP08	Return on equity (ROE)				17.5%	...	15.4%	...	15.5%	16.5%	17.6%	17.2%	17.9%	17.6%	20.2%	20.2%	20.3%	17.8%	19.5%	19.6%	19.7%	16.7%	18.5%	18.7%	18.8%	17.2%	19.2%	19.9%	20.0%
	Net income (before extraordinary items, taxes, and Zakat) <sup>3</sup>	NC	M		91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5	142.0	145.0	138.7	153.1	160.4	165.1
	Equity <sup>5</sup>	NC	M		524.6	...	553.5	...	569.3	595.7	595.3	604.0	613.5	641.9	638.9	653.0	661.4	697.2	693.2	701.4	718.0	753.5	747.6	760.0	772.6	807.0	796.3	807.0	825.3
CP09	Net profit margin				47.4%	...	44.3%	...	46.2%	47.1%	48.8%	47.8%	48.9%	46.2%	51.0%	51.7%	52.0%	47.1%	50.4%	51.4%	51.9%	45.8%	49.2%	50.2%	50.5%	46.9%	49.7%	51.2%	51.8%
	Net income (before extraordinary items, taxes, and Zakat) <sup>3</sup>	NC	M		91.7	...	85.0	...	88.4	98.0	104.8	104.1	109.6	113.2	128.8	132.1	134.5	124.3	134.9	137.7	141.7	126.2	138.5	142.0	145.0	138.7	153.1	160.4	165.1
	Gross income <sup>3</sup>	NC	M		193.6	...	191.8	...	191.3	208.0	214.6	217.9	224.1	244.8	252.4	255.6	258.8	264.1	267.5	268.0	273.0	275.4	281.7	283.1	286.9	295.6	307.8	313.4	318.7
CP10	Cost to income				52.6%	...	55.7%	...	53.8%	52.9%	51.2%	51.1%	51.1%	53.8%	49.0%	48.4%	48.0%	52.9%	49.3%	48.7%	48.1%	54.2%	50.9%	49.8%	49.4%	53.1%	50.3%	48.8%	48.3%
	Operating costs <sup>3</sup>	NC	M		101.9	...	106.8	...	102.9	110.0	109.8	113.6	114.5	131.6	123.8	123.6	124.2	139.8	131.8	130.4	131.2	149.3	143.5	141.0	141.8	156.9	154.8	152.9	153.9
	Gross income <sup>3</sup>	NC	M		193.6	...	191.8	...	191.3	208.0	214.6	217.9	224.1	244.8	252.4	255.6	258.8	264.1	267.5	268.0	273.0	275.4	281.7	283.1	286.9	295.6	307.8	313.4	318.7
<b>Leverage</b>																													
CP11	Capital to assets (balance sheet definition)				9.1%	8.6%	8.7%	8.5%	8.9%	8.8%	8.4%	8.2%	8.5%	8.4%	8.2%	8.0%	8.6%	8.6%	8.5%	8.8%	9.0%	9.0%	9.1%	9.3%	9.2%	9.3%	9.2%	9.1%	8.9%
	Tier 1 capital	NC	M		503.6	504.8	506.3	510.6	546.1	547.6	547.6	547.4	582.8	583.5	582.8	583.3	639.4	639.2	639.5	689.4	698.2	709.3	721.0	734.0	747.1	762.3	779.1	786.3	
	Total assets	NC	M		5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,22																			



Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4		
<b>AD08</b>	<b>Value (or percentage) of returns by major type of Shari'ah-compliant contract</b>																														
	Total returns <sup>11</sup>	NC	M		270.3	...	272.0	...	277.8	291.7	296.4	297.4	304.4	328.8	332.2	334.5	337.0	339.1	342.2	345.0	349.2	344.0	332.0	325.1	329.1	327.4	230.0	232.9	242.1	393.0	393.9
	Murabahah	NC	M		184.9	...	185.6	...	190.2	198.0	201.2	200.0	204.8	220.0	222.0	221.8	223.9	221.4	221.0	220.6	224.6	214.5	214.5	225.1	229.1	227.4	230.0	232.9	242.1	393.0	393.9
	Commodity Murabahah / Tawwaruq	NC	M		18.3	...	7.0	...	4.5	0.1	0.2	0.3	0.4	0.4	0.8	0.8	0.8	1.0	1.6	1.8	1.9	1.9	3.3	4.3	4.5	5.2	5.9	5.8	5.8	5.8	
	Salam	NC	M		0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Istisna'	NC	M		0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.4	0.3	0.2	0.2	0.2	0.3	0.6	0.2	0.4	0.1	1.0	0.9	1.1	0.7	0.7	
	Ijarah/Ijarah Muntahia Bittamlik	NC	M		64.6	...	74.4	...	78.1	88.8	89.8	91.9	93.8	102.8	103.6	105.7	107.0	112.2	114.1	117.0	116.7	120.7	124.7	126.3	128.3	132.7	133.9	134.3	136.3	136.3	
	Mudharabah	NC	M		0.3	...	0.2	...	0.1	0.0	0.2	0.3	0.3	0.4	0.4	0.4	0.3	0.0	0.0	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	M		0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Diminishing Musharakah	NC	M		0.4	...	0.4	...	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.4	0.5	0.5	0.5	0.6	0.6
	Wakalah	NC	M		0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.4	0.4	0.4	0.4	0.4	0.6	0.8	0.9	1.1	2.0	2.1	2.1	2.0
	Qard Hassan	NC	M		0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Others	NC	M		1.8	...	4.4	...	4.5	4.4	4.6	4.5	4.7	4.8	4.6	5.0	4.2	3.5	4.5	4.6	4.9	5.3	6.4	5.4	5.5	6.3	6.0	6.3	6.4	6.4	6.4
	(i) Bai Ajeel	NC	M		1.8	...	4.4	...	4.5	4.4	4.4	4.3	4.6	4.4	4.4	4.5	3.8	3.1	3.9	3.9	4.2	4.6	5.5	4.6	4.7	5.1	4.9	5.2	5.3	5.3	5.3
	(ii) Ijarah mawsu'ah fi al-dhimmah (also called forward ijarah)	NC	M		0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.4	0.2	0.5	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4
	(iii) ju'alah (also spelled ju'ala)	NC	M		0.0	...	0.0	...	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.4	0.4	0.4	0.4	0.6	0.5	0.5	0.8	0.7	0.7	0.7	0.7	0.7
	Others	NC	M		0.0	...	0.0	...	0.0	0.0	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	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>Structural Islamic Financial Indicators (SIFIs)</b>																															
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4		
<b>ST01</b>	<b>Number of Islamic banks</b>		n.a	G	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	Number of domestic branch offices		n.a	G	135	141	141	143	147	151	156	158	161	161	163	166	169	173	173	173	174	178	184	185	193	195	196	197	199	199	199
	Number of ATMs		n.a	G	230	234	237	242	254	274	287	283	287	294	304	328	343	350	360	375	378	393	399	407	418	436	448	457	479	479	479
<b>ST02</b>	<b>Number of employees</b>		n.a	G	3223	3251	3299	3318	3389	3420	3546	3603	3662	3717	3746	3770	3840	3884	3958	4046	4088	4157	4205	4251	4294	4306	4326	4344	4341	4341	4341
<b>ST03</b>	<b>Total assets</b>		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.6	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	7,615.8	7,692.2	7,762.0	7,795.1	7,789.8	7,948.9	8,060.2	8,258.3	8,525.5	8,857.9	8,857.9	8,857.9
	Total Shari'ah-compliant financing (excluding interbank financing) <sup>12</sup>		NC	M	3,989.8	3,582.2	3,601.7	3,759.3	3,814.8	4,024.7	4,042.7	4,260.8	4,410.3	4,567.1	4,683.6	4,684.2	4,776.3	4,876.1	4,950.5	4,978.4	5,032.5	5,090.2	5,285.4	5,403.5	5,415.3	5,487	5,575.5	5,822.7	5,949.4	5,949.4	5,949.4
	Sukuk holdings		NC	M	19.5	15.6	20.4	19.7	29.3	29.3	35.3	33.9	40.3	41.8	113.4	125.5	157.3	255.7	257.5	257.1	239.3	244.3	240.5	383.8	375.4	385.6	401.3	401.7	392.2	392.2	
	Other Shari'ah-compliant securities		NC	M	0.2	0.2	3.2	9.0	8.8	14.7	14.5	19.2	16.5	24.0	15.4	24.1	52.4	52	53.3	57.1	65.9	63.5	63.4	63.2	65	65.6	64	68.8	68	68	
	Interbank financing		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All other assets		NC	M	1,495.7	2,284.6	2,219.2	2,195.6	2,282.3	2,155.2	2,394.4	2,338.8	2,363	2,295.7	2,329.3	2,492.6	2,416.6	2,213.7	2,230.1	2,232.2	2,354.5	2,364	2,205.8	1,939.3	2,093.2	2,122	2,217.5	2,233.2	2,448.3	2,448.3	
<b>ST04</b>	<b>Total funding/liabilities and equities</b>		NC	M	5,505.2	5,882.6	5,844.5	5,983.6	6,135.2	6,223.9	6,486.9	6,652.7	6,830.1	6,928.6	7,141.7	7,306.4	7,402.6	7,397.5	7,491.4	7,615.8	7,692.2	7,762.0	7,795.1	7,789.8	7,948.9	8,060.2	8,258.3	8,525.5	8,857.9	8,857.9	8,857.9
	Profit-sharing investment accounts (PSIA)		NC	M	3,013.8	3,087.1	3,250.4	3,154.2	3,438.7	3,515.9	3,686.5	3,591.1	3,930.4	4,012.1	4,112.4	4,159.9	4,268.5	4,233	4,298	4,393	4,478	4,527.9	4,581.7	4,600.9	4,743.4	4,817.5	5,029.3	5,158.5	5,359.2	5,359.2	5,359.2
	Other remunerative funding (Murabahah, Commodity Murabahah etc.) <sup>13</sup>		NC	M	187.3	154.0	133.3	123.8	120.8	85.8	81.8	43.0	40.2	12.0	3.4	0.0	0.0	0.0	21.3	21.5	21.5	21.6	21.4	50.0	53.7	34.0	27.0	25.0	29.9	29.9	
	Nonremunerative funding (current account, Wad'iah)		NC	M	1,526.6	1,595.2	1,679.7	1,716.6	1,733.2	1,759.3	1,856.0	2,134.7	1,943.5	1,961.2	2,074.3	2,180.2	2,129.0	2,101.6	2,149.8	2,137.3	2,090.0	2,081.9	2,107.6	2,035.1	2,003.8	2,020.7	2,082.3	2,131.7	2,188.0	2,188.0	2,188.0
	Sukuk issued		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 Shari'ah-compliant securities issued		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Interbank funding/liabilities		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All other liabilities		NC	M	229.6	484.1	222.0	415.5	251.5	262.5	263.0	268.2	280	295.6	309.9	302.3	318.3	355.4	322.9	341.5	353.7	372.7	338.3	407.1	439.5	389.9	323.3	386.3	426.1	426.1	
	Capital and reserves		NC	M	547.9	562.2	559.1	573.5	591.0	600.4	599.6	615.7	636	647.7	641.7	664.0	686.8	707.5	699.4	722.5	749.0	757.9	746.1	696.7	708.5	818.1	796.4	824.0	854.7	854.7	854.7
<b>ST05</b>	<b>Total revenues<sup>14</sup></b>		NC	M	311.3	...	315.2	...	321.6	331.7	340.4	340.1	349.3	377.2	383.6	389.2	390.7	399.1	402.5	401.8	410.7	411.7	424.7	422.9	431.2	451.8	456.2	455.6	474.0	474.0	
	Financing based		NC	M	270.3	...	272.0	...	277.8	291.7	296.4	297.4	304.4	328.8	332.2	334.5	337	339.1	342.2	345	349.6	344	358.7	362.8	369.1	375	379.3	383	393.9	393.9	
	Investment based (Sukuk, other Shari'ah-compliant securities etc.)		NC	M	5.5	...	7.2	...	9.1	4.8	7.8	5.9	6.9	3.6	7.4	5.7	8.5	17.4	11.9	8.4	12.1	19.7	15.8	12							

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	
7	After weighting the indirect credit facility items and after deducting the cash margins																													
8	Direct investment accounts (Reverse Tawaruq) are excluded																													
9	Includes: car purchase financing, consumption financing, personal financing																													
10	Data belonging to this item is included in the above items																													
11	Total return is calculated before deducting the following items: Income distributed to IAH, IRR, PER, ...etc.; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.																													
12	Total financing is calculated after deducting the following items: provisions, deferred returns, outstanding revenues as reported on the financial statements.																													
13	Direct investment accounts (Reverse Tawaruq), please note that Central Bank of Jordan banned this type of account, so there was a steady decrease overtime, until it reach Zero.																													
14	Total revenues generated before deducting any item; the data is accumulated and annualized multiplying the accumulated data of Q1, Q2, Q3 and Q4 with factors 4, 2, 1.33 and 1 respectively.																													
15	One Islamic bank has been identified as a D-SIB.																													