

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

Country:		Oman			Core Prudential Islamic Financial Indicators (PIFI)																									
Time period covered:		Starting Period: 2013A		Ending Period: 2019Q4																						2019Q3		2019Q4		
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	
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%	14.3%	14.7%	13.3%	13.4%	12.8%	14.0%	13.5%	13.9%	13.2%	14.6%	
	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	215,740.0	221,505.1	235,199.0	236,522.2	237,132.5	246,808.6	261,923.4	250,024.7	253,486.5	261,954.5	290,007.0	291,988.7	300,531.8	303,809.9	331,959.9	
	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	1,666,888.1	1,721,657.0	1,783,812.0	1,883,302.2	1,893,127.6	2,042,753.6	2,067,408.9	2,155,595.3	2,162,262.6	2,299,738.9	2,269,320.0	
CP02a	Tier 1 capital to RWA				28.0%	21.9%	17.0%	16.9%	17.2%	16.2%	17.0%	15.6%	14.6%	16.0%	15.2%	14.3%	13.6%	13.2%	13.2%	13.7%	12.9%	12.9%	13.1%	12.9%	13.2%	12.8%	13.1%	12.5%	13.9%	
	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	227,257.8	243,538.5	243,823.9	247,649.9	259,916.5	273,762.8	276,784.7	284,246.1	287,378.4	315,636.0	
	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	1,666,888.1	1,721,657.0	1,783,812.0	1,883,302.2	1,893,127.6	2,042,753.6	2,067,408.9	2,155,595.3	2,162,262.6	2,299,738.9	2,269,320.0	
CP03a	Common Equity Tier 1 (CET1) capital to RWA				28.0%	21.9%	17.0%	16.9%	17.2%	16.2%	17.0%	15.6%	14.6%	16.0%	15.2%	14.3%	13.6%	13.2%	13.2%	13.7%	12.9%	12.9%	13.1%	12.9%	13.2%	12.8%	13.1%	12.5%	13.9%	
	CET1 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	172,714.5	197,862.7	198,460.7	203,506.7	215,839.5	218,336.0	218,261.0	227,257.8	243,538.5	243,823.9	247,649.9	259,916.5	273,762.8	276,784.7	284,246.1	287,378.4	315,636.0	
	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	1,666,888.1	1,721,657.0	1,783,812.0	1,883,302.2	1,893,127.6	2,042,753.6	2,067,408.9	2,155,595.3	2,162,262.6	2,299,738.9	2,269,320.0	
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%	0.44%	0.52%	0.47%	0.57%	0.82%	1.11%	1.06%	1.13%	1.12%		
	Gross NPF**		NC	T	253.0	343.0	593.0	493.0	729.0	561.0	566.6	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0	3,208.0	5,351.0	8,417.0	8,331.0	10,280.0	9,670.0	11,978.3	15,729.2	16,572.0	25,403.2	28,003.0	27,703.7		
	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	1,356,048.2	1,481,062.9	1,560,760.1	1,677,044.1	1,782,499.4	1,833,523.6	1,900,487.0	1,956,530.0	2,037,136.2	2,093,459.9	2,178,948.0	2,256,793.7	2,342,164.2	2,389,884.0	2,480,874.8	2,477,720.9	
CP05	Net nonperforming financing (net NPF) to capital				0.08%	0.03%	0.21%	0.10%	0.15%	0.10%	0.10%	0.65%	0.33%	0.39%	0.65%	0.90%	0.74%	1.38%	2.23%	2.13%	2.42%	2.32%	2.62%	3.25%	3.68%	5.14%	4.83%	5.48%	4.20%	
	Net NPF**		NC	T	74.0	26.0	208.0	108.0	197.0	142.0	147.7	999.7	631.0	836.0	1,470.0	2,002.0	1,746.0	3,270.3	5,353.9	5,267.0	6,329.4	5,791.7	6,632.3	8,512.2	10,586.0	14,996.3	14,515.2	16,602.0	14,066.3	
	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	215,740.0	221,505.1	235,199.0	236,522.2	237,132.5	246,808.6	261,923.4	250,024.7	253,486.5	261,954.5	290,007.0	291,988.7	300,531.8	303,809.9	331,959.9	
CP06	Provisions for gross nonperforming financing (gross NPF)				241.9%	92.4%	64.9%	78.1%	73.0%	74.7%	74.0%	96.1%	62.4%	44.2%	46.9%	40.6%	45.8%	38.9%	36.4%	36.8%	36.4%	39.5%	44.6%	44.1%	43.0%	42.3%	40.7%	49.2%		
	Provisions**		NC	T	179.0	317.0	385.0	385.0	532.0	479.0	420.9	1,275.9	1,048.0	731.0	1,241.0	1,369.0	1,462.0	2,088.0	3,063.1	3,064.0	3,850.9	3,778.3	5,346.0	6,171.0	7,986.0	10,979.9	10,868.0	13,407.0	13,637.4	
	Gross NPF		NC	T	74.0	343.0	593.0	493.0	729.0	561.0	566.6	2,275.6	1,677.0	1,654.0	2,648.0	3,371.0	3,208.0	5,351.0	8,416.0	8,331.0	10,280.0	9,670.0	11,978.3	15,729.2	16,572.0	25,403.2	28,003.0	27,703.7		
Earnings																														
CP07	Return on assets (ROA) *				0.5%	1.1%	1.8%	1.2%	1.0%	1.5%	1.4%	1.0%	0.8%	1.4%	0.9%	1.0%	0.9%	0.8%	0.6%	1.2%	0.9%	1.1%	1.0%	1.0%	1.1%	1.0%	0.8%	0.9%	1.1%	
	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	14,368.8	27,553.1	21,088.0	27,844.0	26,732.0	25,472.0	26,644.0	27,236.8	21,435.6	25,648.0	32,692.4	
	Total assets		NC	T	512,483.0	577,078.5	701,990.5	830,842.5	936,574.0	1,023,280.4	1,193,226.5	1,322,248.4	1,475,417.8	1,672,146.7	1,856,195.9	1,888,740.8	2,011,433.1	2,157,887.4	2,266,733.5	2,334,247.9	2,401,247.2	2,482,387.5	2,524,167.0	2,613,742.0	2,715,214.0	2,799,672.5	2,832,430.9	2,907,479.0	3,007,426.4	
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%	11.8%	8.6%	11.2%	10.4%	9.8%	7.3%	8.6%	7.3%	8.5%	10.4%	
	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	14,368.8	27,553.1	21,088.0	27,844.0	26,732.0	25,472.0	26,644.0	27,236.8	21,435.6	25,648.0	32,692.4	
	Equity		NC	T	91,452.0	93,902.0	97,352.5	108,569.0	120,173.0	128,088.1	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	234,051.0	240,424.5	249,234.0	256,981.5	268,980.0	277,919.0	283,175.0	292,366.1	302,696.1	313,301.0	
CP09	Net profit margin *				15.1%	19.3%	26.5%	24.2%	21.1%	37.6%	36.2%	28.0%	24.2%	43.8%	32.8%	34.7%	27.0%	45.8%	37.8%	47.0%	41.5%	47.0%	45.1%	48.0%	47.0%	43.8%	48.0%	45.7%		
	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	14,368.8	27,553.1	21,088.0	27,844.0	26,732.0	25,472.0	26,644.0	27,236.8	21,435.6	25,648.0	32,692.4	
	Gross income		NC	T	17,461.0	31,604.0	41,772.0	42,652.0	45,212.0	40,114.0	45,331.2	45,473.6	46,151.6	52,596.9	49,846.4	50,139.3	50,001.2	51,407.5	53,142.6	60,112.0	56,741.2	59,218.4	64,306.0	65,342.0	68,340.0	63,477.4	65,526.6	64,839.6	66,088.	

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
AD04	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	1,589,620.1	1,768,774.5	1,861,991.0	1,931,635.4	1,968,978.3	1,916,664.7	1,891,756.2	1,925,951.6	1,912,651.7	1,902,314.0	2,049,573.0	2,128,733.6
	Foreign-currency denominated financing to total financing	NC	T		1.3%	0.8%	1.4%	2.4%	2.1%	0.8%	0.7%	0.6%	0.8%	0.8%	0.9%	0.9%	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.5%
	FX financing	NC	T		5,166.0	3,851.0	8,866.0	17,529.0	17,413.0	7,733.0	7,065.0	6,360.0	79,499.0	91,541.0	146,785.0	142,328.1	143,019.0	150,761.0	157,733.0	169,727.0	161,482.8	146,940.0	150,074.0	161,095.8	163,263.1	173,371.4	134,810.8	146,389.6	160,572.0
AD05	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	1,288,948.9	1,356,048.2	1,481,062.9	1,560,760.1	1,677,044.1	1,782,490.4	1,833,523.6	1,900,487.0	1,966,530.0	2,037,136.2	2,093,459.9	2,178,948.0	2,256,793.7	2,342,162.2	2,389,884.0	2,480,874.8	2,477,720.9	
	Value of Sukuk holdings to capital	NC	T		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%	51.6%	49.0%	59.8%	58.8%	57.1%	51.2%	51.0%	49.5%	53.1%	77.6%
	Sukuk 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	109,111.0	109,230.7	119,352.5	127,368.0	126,415.4	149,510.8	149,080.2	149,462.7	148,385.6	148,954.3	146,910.4	161,171.7	257,714.6
AD06	Total regulatory capital (or balance sheet capital)	NC	T		95,201.0	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	246,808.6	261,923.4	250,024.7	253,486.5	261,954.5	290,007.0	291,988.7	300,531.8	303,809.9	331,959.9
	Value (or percentage) of Shar'ah-compliant financing by economic activity	NC	T		397,106.0	499,041.0	643,421.0	744,188.0	829,906.0	915,284.4	1,016,275.3	1,072,254.4	1,288,949.0	1,356,048.3	1,481,062.9	1,560,760.1	1,677,044.1	1,782,490.4	1,833,523.6	1,900,487.0	1,966,530.0	2,037,136.2	2,093,459.9	2,178,948.0	2,256,793.7	2,342,162.2	2,389,884.0	2,480,874.8	2,477,720.9
	Economic activity	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	8,331.0	10,280.3	9,570.0	11,978.3	15,229.2	18,572.0	25,976.2	25,403.2	28,003.0	27,703.7
AD07	Value (or percentage) of gross NPF by economic activities	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	8,331.0	10,280.3	9,570.0	11,978.3	15,229.2	18,572.0	25,976.2	25,403.2	28,003.0	27,703.7
	Economic activity	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	8,331.0	10,280.3	9,570.0	11,978.3	15,229.2	18,572.0	25,976.2	25,403.2	28,003.0	27,703.7
	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	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 Shar'ah-compliant contract	NC	T		16,662.0	5,719.9	7,879.9	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	23,381.4	24,160.2	27,209.0	28,814.1	29,846.6	32,151.8	32,450.0	33,251.6	35,176.5	36,283.0
	Murabah	NC	T		132.0	496.2	254.4	423.2	611.0	690.3	717.5	1,342.1	1,600.4	1,616.4	1,600.4	1,799.8	1,640.2	1,737.3	1,972.7	2,162.2	2,028.0	1,903.5	2,057.0	2,014.5	1,993.6	2,194.7	2,452.5		
	Commodity Murabah / Tawaruq	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AD09	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	1,603,988.2	1,740,324.9	1,807,867.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1	2,335,350.0	2,467,144.3	2,497,630.6	2,550,698.8	2,676,786.7	2,753,642.0	2,845,703.4	2,819,160.3	2,995,797.8	3,019,055.4
	Total Shar'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	1,368,239.0	1,459,629.5	1,538,124.5	1,653,233.4	1,758,791.8	1,827,311.5	1,929,082.8	2,009,146.9	2,070,344.7	2,148,828.3	2,223,580.5	2,306,927.4	2,351,312.8	2,440,471.1	2,435,495.4	
	Sukuk holdings	NC	T		18,767.0	21,221.0	24,422.0	24,428.0	23,526.0	24,679.5	24,542.5	24,823.5	106,630.3	109,512.5	109,247.1	109,111.0	109,230.7	119,352.5	127,368.0	126,415.4	149,510.8	149,080.2	149,462.7	148,385.6	148,954.3	146,910.4	161,171.7	257,714.6	
AD10	Total funding liabilities and equities **	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	1,603,988.2	1,740,324.9	1,807,867.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1	2,335,350.0	2,467,144.3	2,497,630.6	2,550,698.8	2,676,786.7	2,753,642.0	2,845,703.4	2,819,160.3	2,995,797.8	3,019,055.4
	Profit-sharing investment accounts (PSIA)	NC	T		104,678.0	112,568.0	176,479.0	237,020.0	303,252.0	317,634.9	504,867.2	520,692.8	633,560.3	643,227.8	652,783.9	843,227.8	901,443.3	840,931.4	951,305.5	1,007,486.0	998,974.5	1,079,974.6	1,028,376.1	1,027,173.7	1,045,367.6	998,549.6	1,100,338.8	1,107,405.9	
	Other remunerative funding (Murabah, Commodity Murabah 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	703,058.4	791,166.3	787,994.3	706,361.3	726,541.9	756,457.3	710,641.8	577,272.5	836,070.3	

Structural Islamic Financial Indicators (SIFIs)

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	
ST01	Number of Islamic banking windows	n.a	G	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
	Number of domestic branch offices	n.a	G	24	24	24	30	31	36	39	40	45	53	53	53	53	53	53	54	54	55	55	57	58	58	58	60	60	64
ST02	Number of employees	n.a	G	319	327	367	382	411	444	492	495	552	580	607	626	638	649	665	664	667	664	688	693	683	673	682	703	680	684
	Number of branches	n.a	G	24	24	24	30	31	36	39	40	45	53	53	53	53	53	53	54	54	55	55	57	58	58	60	60	64	
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	1,603,988.2	1,740,324.9	1,807,867.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1	2,335,350.0	2,467,144.3	2,497,630.6	2,550,698.8	2,676,786.7	2,753,642.0	2,845,703.4	2,819,160.3	2,995,797.8	3,019,055.4	
	Total Shar'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	1,368,239.0	1,459,629.5	1,538,124.5	1,653,233.4	1,758,791.8	1,827,311.5	1,929,082.8	2,009,146.9	2,070,344.7	2,148,828.3	2,223,580.5	2,306,927.4	2,351,312.8	2,440,471.1	2,435,495.4		
ST04	Total funding liabilities and equities **	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	1,603,988.2	1,740,324.9	1,807,867.7	1,907,413.0	2,115,453.7	2,200,320.5	2,333,146.1	2,335,350.0	2,467,144.3	2,497,630.6	2,550,698.8	2,676,786.7	2,753,642.0	2,845,703.4	2,819,160.3	2,995,797.8	3,019,055.4	
	Profit-sharing investment accounts (PSIA)	NC	T	104,678.0	112,568.0	176,479.0	237,020.0	303,252.0	317,634.9	504,867.2	520,692.8	633,560.3	643,227.8	652,783.9	843,227.8	901,443.3	840,931.4	951,305.5	1,007,486.0	998,974.5	1,079,974.6	1,028,376.1	1,027,173.7	1,045,367.6	998,549.6	1,100,338.8	1,107,405.9		

