

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

Country:		Saudi Arabia		Starting Period 2013A		Ending Period: 2019Q3		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	
End-of-period exchange rate (SAR / USD):					3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	
Capital Adequacy - Basel Standard																													
CP01a	CAR				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Tier 1 capital to RWA																													
CP02a	Tier 1 capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Common Equity Tier 1 (CET1) capital to RWA																													
CP03a	CET1 capital to RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy - IFSB Formula																													
CP01b	CAR (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Tier 1 capital to RWA (IFSB)																													
CP02b	Tier 1 capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Common Equity Tier 1 (CET1) capital to RWA (IFSB)																													
CP03b	CET1 capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																													
CP04	Gross nonperforming financing (gross NPF) ratio				0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	1.0%	1.1%	1.1%	1.2%	1.3%	1.6%	1.7%	1.9%	1.5%	1.6%	
Net nonperforming financing (net NPF) to capital																													
CP05	Net NPF to capital				517,562.9	542,698.6	573,813.6	594,887.8	606,818.4	624,649.9	643,673.9	647,859.3	678,420.9	707,412.8	720,319.5	715,813.7	709,801.2	711,825.1	712,945.6	721,312.2	704,597.6	700,717.0	709,268.3	716,433.5	724,835.2	742,383.6	750,741.3	777,660.6	
Provisions for gross nonperforming financing (gross NPF)																													
CP06	Provisions to gross NPF				110.4%	104.5%	111.1%	113.3%	102.9%	90.2%	90.2%	92.5%	88.3%	82.7%	84.6%	76.9%	107.4%	127.7%	128.6%	128.1%	129.2%	152.4%	140.4%	119.0%	114.7%	115.1%	114.2%	117.7%	
Earnings																													
CP07	Return on assets (ROA)				2.2%	2.8%	3.0%	2.3%	2.5%	2.8%	2.3%	2.1%	2.7%	2.2%	3.1%	1.6%	1.9%	2.4%	2.5%	2.2%	2.1%	2.3%	2.3%	2.0%	2.4%	2.3%	1.6%	2.3%	
Return on equity (ROE)																													
CP08	Return on equity (ROE)				608,891.3	650,380.5	702,463.3	732,126.2	738,570.6	746,844.5	770,203.1	788,469.9	796,690.1	812,708.8	840,468.7	840,372.4	849,682.8	867,741.6	860,817.0	867,309.7	823,273.0	886,446.3	872,456.8	885,037.7	897,833.2	915,845.6	938,459.4	966,767.4	
Net profit margin																													
CP09	Net profit margin				48.2%	56.3%	60.8%	47.8%	54.6%	57.1%	49.7%	45.7%	60.8%	53.1%	57.3%	32.2%	42.7%	41.6%	62.4%	46.2%	48.1%	44.7%	53.9%	56.9%	49.5%	47.4%	35.0%	53.8%	
Cost to income																													
CP10	Operating costs to gross income				35.8%	34.4%	37.1%	37.1%	36.7%	33.9%	32.5%	35.9%	39.9%	39.0%	38.9%	40.1%	48.6%	40.4%	47.2%	42.9%	35.1%	41.7%	54.3%	49.9%	49.9%	54.3%	49.9%		
Leverage																													
CP11	Capital to assets (balance sheet definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																													
CP13	Liquid assets ratio				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity coverage ratio (LCR)																													
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks																													
CP17	Net foreign exchange open position to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Large exposures to capital																													
CP18	Value of large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Growth of financing to private sector																													
CP19	Growth of financing to private sector				...	...	...	...	...	12.5%	18.1%	6.8%	10.3%	13.9%	12.9%	11.9%	4.8%	1.2%	-1.2%	0.0%	-0.7%	-1.2%	-0.4%	0.0%	3.2%	5.4%	13.7%	14.5%	
Additional Prudential Islamic Financial Indicators (PIFIs)																													
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets				19.5%	18.1%	17.4%	17.2%	18.3%	17.8%	17.0%	16.4%	16.2%	14.9%	14.1%	13.6%	13.5%	13.3%	13.0%	12.9%	12.4%	12.1%	11.6%	11.2%	10.1%	11.1%	10.7%	10.6%	
AD03	Foreign-currency denominated funding to total funding				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD04	Foreign-currency denominated financing to total financing				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD05	Value of Sukuk holdings to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD06	Value of (or percentage of) Shar'ah-compliant financing by economic activity				517,562.9	542,698.6	573,813.6	594,887.8	606,818.4	624,649.9	643,673.9	647,859.3	678,420.9	707,412.8	720,319.5	715,813.7	709,801.2	711,825.1	712,945.6	721,312.2	704,597.6	700,717.0	709,268.3	718,433.5	724,835.2	742,383.6	750,741.3	777,660.6	
Sectoral distribution																													
(a)	agriculture, forestry, hunting and fishing				4,524.2	4,646.6	4,683.0	4,362.7	4,077.3	6,302.5	6,514.7	6,208.7	5,255.7	7,279.9	7,193.7	7,624.1	6,715.4	5,906.1	5,847.0	5,806.8	6,191.4	5,499.3	6,213.1	6,900.4	7,500.3	7,619.3	7,563.8	7,933.4	
(b)	mining and quarrying				11,049.4	10,714.9	12,323.8	14,538.2	14,195.1	10,117.4	10,111.0	12,630.1	13,796.2	17,436.6	18,009.8	18,454.1	15,964.5	14,925.6	14,444.1	14,295.7	13,095.5	12,428.9	10,483.4	12,428.9	15,048.3	15,028.8	12,686.1	12,877.9	
(c)	manufacturing				66,614.6	72,470.0	76,545.2	79,302.8	79,823.7	75,724.5	76,149.6	79,302.8	80,643.0	84,634.1	85,443.9	86,464.2	80,643.0	83,452.3	88,455.6	82,595.4	79,915.7	84,147.9	86,927.2	88,455.6	84,388.4	84,679.8	85,420.3	83,248.9	89,064.8



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
	Others	NC	M		9,117.6	9,317.6	10,823.5	9,906.4	10,393.8	10,630.4	10,931.7	12,952.7	13,147.1	14,365.8	13,162.2	14,004.4	19,688.2	23,265.4	22,568.5	26,454.0	28,306.6	30,343.8	30,849.2	33,638.2	30,625.4	33,715.0	33,589.6	35,036.7
	(i) Installment Sale				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii) Bai Ajel				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic banking windows</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Saudi Arabian Monetary Authority

- Note:
- M - indicates Millions
  - G - indicates General number
  - NC - indicates National Currency
  - n.a - not applicable
  - (...) - indicates the data is not available

<sup>1</sup> The values are annualized.  
<sup>2</sup> The values are averaged.