

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

Country: Sudan			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								
Time period covered: Starting Period: 2013Q4 Ending Period: 2019Q4					End-of-period exchange rate (National Currency / USD):				5.70 5.70 5.70 5.70 5.87 5.97 5.97 6.09 6.09 6.09 6.09 6.21 6.59 6.68 6.68 7.73 7.25 28.15 28.15 47.50 47.50 45.00 45.00 45.00 45.00 47.50																												
Capital Adequacy: Basel Standard					...																																
CP01a CAR					...																																
CP02a Tier 1 capital to RWA					...																																
CP03a Common Equity Tier 1 (CET1) capital to RWA					...																																
Capital Adequacy: IFSB Formula					...																																
CP01b CAR (IFSB)					16.6% 18.5% 17.8% 17.2% 18.0% 20.0% 20.8% 18.2% 20.2% 21.0% 20.6% 19.2% 18.7% 21.0% 18.7% 18.8% 16.2% 14.9% 13.6% 10.6% 8.8% 13.45% 14.59% 15.93% 15.35%																																
CP02b Tier 1 capital to RWA (IFSB)					14.5% 16.2% 16.2% 14.4% 15.4% 17.7% 17.9% 15.9% 18.7% 18.6% 18.2% 16.5% 16.2% 18.4% 16.4% 16.5% 12.9% 12.4% 11.4% 8.0% 7.3% 9.2% 10.3% 10.4% 9.9%																																
CP03b Common Equity Tier 1 (CET1) capital to RWA (IFSB)					...																																
Asset Quality					...																																
CP04 Gross nonperforming financing (NPF) ratio					8.2% 8.1% 8.4% 8.3% 7.1% 6.8% 6.5% 6.2% 5.1% 5.1% 5.6% 5.5% 5.2% 4.9% 4.6% 4.1% 3.3% 4.4% 4.7% 3.6% 3.42% 3.02% 3.31% 3.90% 3.36%																																
CP05 Net nonperforming financing (net NPF) to capital					26.7% 29.0% 28.5% 30.1% 20.1% 16.0% 20.5% 15.7% 13.4% 10.5% 15.8% 18.7% 16.0% 8.9% 11.3% 10.6% 5.8% 8.2% 19.8% 12.2% 1.61% 9.2% 19.9% 14.4% 8.2%																																
CP06 Provisions for gross nonperforming financing (NPF)					53.6% 46.5% 52.2% 51.3% 61.7% 66.4% 65.0% 67.0% 59.7% 67.8% 59.7% 56.3% 59.9% 72.5% 66.4% 68.9% 81.3% 76.2% 57.6% 74.2% 72.0% 79.7% 64.3% 57.7% 74.6%																																
Earnings					...																																
CP07 Return on assets (ROA)					3.7% 1.1% 2.2% 2.6% 3.8% 1.0% 2.0% 3.0% 4.2% 1.1% 2.2% 3.0% 4.5% 1.3% 2.4% 3.1% 3.8% 2.3% 3.0% 3.4% 4.89% 0.86% 1.58% 2.39% 3.36%																																
CP08 Return on equity (ROE)					29.6% 8.1% 17.5% 23.5% 32.1% 8.0% 19.4% 29.3% 39.0% 9.1% 20.8% 28.5% 44.1% 11.9% 25.0% 36.2% 48.0% 32.4% 45.1% 56.1% 95.0% 12.6% 23.5% 30.0% 42.9%																																
CP09 Net profit margin					52.6% 57.0% 50.4% 56.3% 46.0% 49.5% 56.7% 48.7% 46.2% 52.8% 58.8% 47.5% 59.7% 58.1% 55.9% 45.6% 67.3% 58.7% 58.4% 62.6% 49.7% 48.6% 45.5% 47.7%																																
CP10 Cost to Income					45.3% 42.9% 51.3% 49.9% 45.7% 45.7% 43.3% 49.0% 53.8% 43.3% 38.1% 42.9% 50.4% 40.5% 39.0% 40.6% 46.6% 53.9% 20.4% 33.0% 31.6% 29.1% 41.3% 51.4% 46.7% 50.4%																																
Leverage					...																																
CP11 Capital to assets (balance sheet definition)					6.9% 7.5% 7.3% 6.0% 6.5% 7.5% 6.7% 7.0% 7.2% 8.0% 7.2% 6.3% 6.3% 7.1% 6.4% 5.5% 4.4% 4.3% 3.9% 2.6% 2.2% 2.9% 3.1% 3.4% 3.2%																																
CP12 Leverage (regulatory definition)					...																																
Liquidity					...																																
CP13 Liquid assets ratio					39.5% 36.3% 37.5% 35.3% 39.1% 37.8% 37.6% 36.6% 37.4% 35.8% 33.8% 33.6% 35.1% 35.2% 35.5% 37.1% 37.3% 47.3% 47.2% 47.6% 51.6% 48.4% 50.6% 49.6% 49.5%																																
CP14 Liquid assets to short-term liabilities					99.5% 91.7% 95.1% 95.7% 94.3% 94.3% 96.1% 96.1% 98.5% 90.9% 87.7% 87.5% 88.4% 82.1% 81.1% 83.7% 82.4% 102.7% 100.2% 99.2% 112.0% 103.9% 108.6% 112.0% 103.3%																																
CP15 Liquidity coverage ratio (LCR)					...																																
CP16 Net stable funding ratio (NSFR)					...																																
Sensitivity to Market Risk: Other					...																																
CP17 Net foreign exchange open position to capital					-34.6% -29.5% -32.9% -24.3% -18.9% -6.9% -2.8% ...																																
CP18 Large exposures to capital					...																																
CP19 Growth of financing to private sector					22.7% 27.2% 28.3% 21.0% 8.6% 6.2% 8.9% 13.3% 16.5% 21.8% 23.4% 21.6% 25.0% 19.9% 27.0% 41.4% 41.4% 67.7% 57.3% 42.7% 87.8% 121.0% 68.6% 52.2% 28.5%																																
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)					...																																



