

Country:		United Arab Emirates															
Time period covered :		Starting Period: 2013A				Ending Period: 2018Q2											
Core Prudential Islamic Financial Indicators (PIFIs)																	
Code	Indicator	Standard	Currency	Units	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
End-of-period exchange rate (AED / USD):					3.6725	3.6725	3.6725	3.6725	3.6725	3.6725	3.6725	3.6725	3.6725	3.6725	3.6725	3.6725	3.6725
<b>Capital Adequacy : Basel Standard</b>																	
CP01a	CAR <sup>1</sup>				15.9%	15.8%	15.6%	15.4%	16.5%	16.7%	17.1%	16.7%	16.7%	17.0%	16.4%	15.8%	17.5%
	Total regulatory capital	Mixed	NC	M	54,449.2	56,046.5	56,570.5	57,830.6	63,496.7	64,949.0	67,362.4	67,043.6	68,087.4	70,000.6	69,716.7	67,869.5	75,851.3
	Risk-weighted assets (RWA)	Mixed	NC	M	341,794.1	353,796.8	362,143.7	375,476.8	384,525.4	388,955.1	392,798.1	401,878.9	407,664.2	412,067.3	425,929.4	429,440.3	433,680.2
CP02a	Tier 1 capital to RWA <sup>1</sup>				15.1%	15.1%	14.9%	14.7%	15.9%	16.1%	16.5%	16.0%	16.0%	16.3%	15.3%	14.6%	16.3%
	Tier 1 capital	Mixed	NC	M	51,755.4	53,388.4	53,860.0	55,044.6	61,177.1	62,536.6	64,775.6	64,233.7	65,290.2	66,979.5	65,131.1	62,641.2	70,565.1
	RWA	Mixed	NC	M	341,794.1	353,796.8	362,143.7	375,476.8	384,525.4	388,955.1	392,798.1	401,878.9	407,664.2	412,067.3	425,929.4	429,440.3	433,680.2
CP03a	Common Equity Tier 1 (CET1) capital to RWA <sup>1</sup>				...	...	...	...	...	...	...	...	...	...	11.4%	10.9%	12.6%
	CET1 capital	Basel III			...	...	...	...	...	...	...	...	...	...	48,519.4	46,894.5	54,608.4
	RWA	Basel III			...	...	...	...	...	...	...	...	...	...	425,929.4	429,440.3	433,680.2
<b>Capital Adequacy: IFSB Formula</b>																	
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				...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>																	
CP04	Gross nonperforming financing (gross NPF) ratio				7.7%	7.7%	7.8%	7.5%	7.3%	7.2%	7.6%	7.5%	7.4%	7.4%	6.3%	6.1%	6.0%
	Gross NPF		NC	M	22,412.3	23,048.2	23,838.2	23,699.7	23,933.8	23,677.9	25,413.0	25,775.7	25,900.6	26,469.6	22,335.0	21,834.1	22,218.7
	Total financing <sup>2</sup>		NC	M	290,351.2	299,996.9	306,380.1	316,398.2	326,249.7	328,902.5	335,181.2	342,916.9	350,121.3	358,190.0	353,979.2	358,035.4	367,501.5
CP05	Net nonperforming financing (net NPF) to capital				7.7%	8.3%	8.0%	6.6%	5.6%	4.2%	6.4%	6.4%	6.4%	6.4%	5.7%	2.6%	1.9%
	Net NPF		NC	M	4,218.6	4,672.5	4,539.4	3,791.7	3,583.6	2,758.2	4,300.7	4,288.6	4,365.9	4,455.0	4,002.1	1,787.6	1,460.2
	Total regulatory capital		NC	M	54,449.2	56,046.5	56,570.5	57,830.6	63,496.7	64,949.0	67,362.4	67,043.6	68,087.4	70,000.6	69,716.7	67,869.5	75,851.3
CP06	Provisions for gross nonperforming financing (gross NPF)				81.2%	79.7%	81.0%	84.0%	85.0%	88.4%	83.1%	83.4%	83.1%	83.2%	82.1%	91.8%	93.4%
	Provisions		NC	M	18,193.7	18,375.7	19,298.8	19,908.0	20,350.2	20,919.7	21,112.3	21,487.1	21,534.7	22,014.6	18,332.9	20,046.5	20,758.5
	Gross NPF		NC	M	22,412.3	23,048.2	23,838.2	23,699.7	23,933.8	23,677.9	25,413.0	25,775.7	25,900.6	26,469.6	22,335.0	21,834.1	22,218.7
<b>Earnings</b>																	
CP07	Return on assets (ROA)				1.7%	1.6%	1.5%	1.4%	1.5%	1.4%	1.4%	1.6%	1.6%	1.5%	1.5%	1.7%	1.7%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	7,435.4	7,372.7	7,080.1	6,837.3	7,118.4	6,942.2	7,044.5	8,208.0	8,523.6	8,260.9	8,440.4	9,333.6	9,739.0
	Total assets		NC	M	438,162.2	448,442.1	464,151.5	473,486.2	487,909.7	496,605.7	502,856.2	513,473.5	525,466.5	534,632.5	544,975.6	554,414.9	561,808.0
CP08	Return on equity (ROE)				14.4%	14.4%	12.4%	12.1%	12.0%	11.0%	10.8%	12.5%	12.9%	12.2%	12.2%	13.7%	14.0%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	7,435.4	7,372.7	7,080.1	6,837.3	7,118.4	6,942.2	7,044.5	8,208.0	8,523.6	8,260.9	8,440.4	9,333.6	9,739.0
	Equity		NC	M	51,629.7	51,120.6	57,034.0	56,664.9	59,397.8	63,196.6	65,017.0	65,858.3	66,123.1	67,515.6	68,233.1	69,626.0	
CP09	Net profit margin				37.7%	37.4%	34.6%	31.0%	31.9%	30.7%	30.9%	34.7%	35.2%	33.7%	34.0%	36.4%	37.2%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	7,435.4	7,372.7	7,080.1	6,837.3	7,118.4	6,942.2	7,044.5	8,208.0	8,523.6	8,260.9	8,440.4	9,333.6	9,739.0
	Gross income		NC	M	19,708.0	19,729.1	20,480.9	22,025.6	22,343.4	22,588.7	22,782.0	23,675.6	24,196.0	24,485.6	24,790.7	25,634.0	26,208.4
CP10	Cost to income				62.3%	62.6%	65.4%	69.0%	68.1%	69.3%	69.1%	65.3%	64.8%	66.3%	66.0%	63.6%	62.8%
	Operating costs <sup>3</sup>		NC	M	12,272.6	12,356.4	13,400.8	15,188.3	15,225.0	15,646.5	15,737.6	15,468.0	15,672.4	16,224.8	16,350.3	16,300.0	16,469.4
	Gross income		NC	M	19,708.0	19,729.1	20,480.9	22,025.6	22,343.4	22,588.7	22,782.0	23,675.6	24,196.0	24,485.6	24,790.7	25,634.0	26,208.4
<b>Leverage</b>																	
CP11	Capital to assets (balance sheet definition)				11.6%	11.8%	11.6%	11.4%	12.4%	12.5%	12.8%	12.3%	12.3%	12.4%	11.8%	11.2%	12.5%
	Tier 1 capital		NC	M	51,755.4	53,388.4	53,860.0	55,044.6	61,177.1	62,536.6	64,775.6	64,233.7	65,290.2	66,979.5	65,131.1	62,641.2	70,565.1
	Total assets		NC	M	444,836.5	452,047.7	464,151.5	482,820.8	492,998.6	500,212.7	505,499.6	521,447.4	529,485.6	539,779.4	550,171.7	558,658.0	564,958.0
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital		NC	M	51,755.4	53,388.4	53,860.0	55,044.6	61,177.1	62,536.6	64,775.6	64,233.7	65,290.2	66,979.5	65,131.1	62,641.2	70,565.1
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>																	

Code	Indicator	Standard	Currency	Units	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
<b>CP13</b>	<b>Liquid assets ratio</b>	e			13.6%	13.7%	14.0%	14.6%	14.0%	13.4%	13.7%	14.7%	14.0%	14.6%	16.6%	16.9%	15.5%
	Liquid assets		NC	M	60,603.8	61,809.3	64,771.4	70,290.3	68,892.3	67,114.4	69,334.6	76,576.6	74,353.7	78,766.0	91,057.2	94,413.2	87,319.4
	Total assets		NC	M	444,836.5	452,047.7	464,151.5	482,820.8	492,998.6	500,212.7	505,499.6	521,447.4	529,485.6	539,779.4	550,171.7	558,658.0	564,958.0
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>				16.5%	16.6%	16.9%	17.5%	17.3%	16.8%	17.0%	18.2%	17.2%	17.9%	20.3%	20.6%	19.3%
	Liquid assets		NC	M	60,603.8	61,809.3	64,771.4	70,290.3	68,892.3	67,114.4	69,334.6	76,576.6	74,353.7	78,766.0	91,057.2	94,413.2	87,319.4
	Short-term liabilities				367,689.0	373,054.2	383,158.1	401,591.9	398,817.6	400,612.0	406,909.7	421,367.5	432,253.6	439,258.0	448,571.0	457,832.0	453,214.8
<b>CP15</b>	<b>Liquidity coverage ratio (LCR)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets		NC	M	60,603.8	61,809.3	64,771.4	70,290.3	68,892.3	67,114.4	69,334.6	76,576.6	74,353.7	78,766.0	91,057.2	94,413.2	87,319.4
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...	...
<b>CP16</b>	<b>Net stable funding ratio (NSFR)</b>				...	...	...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Sensitivity to Risks</b>																	
<b>CP17</b>	<b>Net foreign exchange open position to capital</b>				20.4%	30.1%	33.7%	42.6%	35.0%	21.0%	32.1%	19.3%	22.5%	13.9%	21.0%	26.7%	24.0%
	Net FX open position		NC	M	11,091.8	16,861.4	19,091.3	24,615.6	22,241.8	13,642.4	21,631.5	12,916.4	15,302.5	9,736.7	14,659.1	18,134.1	18,204.5
	Total regulatory capital		NC	M	54,449.2	56,046.5	56,570.5	57,830.6	63,496.7	64,949.0	67,362.4	67,043.6	68,087.4	70,000.6	69,716.7	67,869.5	75,851.3
<b>CP18</b>	<b>Large exposures to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>CP19</b>	<b>Growth of financing to private sector</b>				22.5%	19.5%	22.7%	18.9%	18.2%	12.8%	9.4%	9.8%	8.5%	11.7%	6.8%	6.9%	8.2%
	Total financing at end of current period		NC	M	132,488.9	139,218.9	147,170.3	150,696.1	156,659.7	157,100.5	161,018.9	165,446.3	169,979.5	175,426.6	172,013.4	176,842.5	183,983.0
	Total financing at end of same period in previous year		NC	M	108,163.8	116,541.9	119,965.0	126,696.1	132,488.9	139,218.9	147,170.3	150,696.1	156,659.7	157,100.5	161,018.9	165,446.3	169,979.5

**Additional Prudential Islamic Financial Indicators (PIFIs)**

Code	Indicator	Currency	Units	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	
<b>AD01</b>	<b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b>			...	...	...	...	...	...	...	...	...	...	...	...	...	
	Income distributed to IAH			...	...	...	...	...	...	...	...	...	...	...	...	...	
	Total income from assets funded by PSIA			...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>AD02</b>	<b>Total off-balance sheet items to total assets</b>			27.0%	26.8%	26.6%	25.9%	27.0%	26.2%	26.1%	24.6%	29.2%	28.0%	24.8%	25.6%	28.1%	
	Off-balance sheet items		NC	M	118,381.1	120,053.8	123,309.4	122,642.6	131,729.4	130,344.1	131,135.6	126,424.1	153,677.7	149,597.4	135,404.2	141,814.3	157,596.2
	Total assets		NC	M	438,162.2	448,442.1	464,151.5	473,486.2	487,909.7	496,605.7	502,856.2	513,473.5	525,466.5	534,632.5	544,975.6	554,414.9	561,808.0
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>			19.0%	19.3%	19.0%	18.6%	17.9%	20.1%	18.2%	20.2%	19.7%	19.5%	20.3%	20.8%	21.1%	
	FX funding		NC	M	64,103.9	66,029.5	66,831.2	68,018.9	65,844.3	74,175.9	67,898.2	79,480.6	78,700.3	78,067.5	82,786.6	87,866.6	88,875.8
	Total funding		NC	M	336,932.9	341,973.8	351,041.4	364,718.5	367,765.6	368,706.1	372,666.8	392,978.7	398,924.6	400,619.4	408,276.1	422,543.7	420,376.9
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>			13.9%	14.1%	13.5%	14.3%	14.5%	14.3%	14.4%	14.1%	14.3%	14.6%	14.7%	14.9%	15.6%	
	FX financing		NC	M	40,380.3	42,330.8	41,241.0	45,108.5	47,248.3	47,146.1	48,111.5	48,431.1	49,937.8	52,325.3	51,904.7	53,369.0	57,498.6
	Total financing <sup>2</sup>		NC	M	290,351.2	299,996.9	306,380.1	316,398.2	326,249.7	328,902.5	335,181.2	342,916.9	350,121.3	358,190.0	353,979.2	358,035.4	367,501.5
<b>AD05</b>	<b>Value of <i>Sukuk</i> holdings to capital</b>			55.7%	55.0%	58.4%	60.4%	58.9%	55.4%	57.4%	61.0%	63.3%	59.8%	57.5%	62.3%	60.6%	
	<i>Sukuk</i> holdings		NC	M	30,332.6	30,801.0	33,029.7	34,934.3	37,380.5	35,955.2	38,668.9	40,897.1	43,107.0	41,827.5	40,091.6	42,284.1	45,928.8
	Total regulatory capital		NC	M	54,449.2	56,046.5	56,570.5	57,830.6	63,496.7	64,949.0	67,362.4	67,043.6	68,087.4	70,000.6	69,716.7	67,869.5	75,851.3
<b>AD06</b>	<b>Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity<sup>4</sup></b>																
	Value of <i>Shari'ah</i> -compliant financing		NC	M	289,374.0	299,932.5	307,026.6	317,061.0	326,499.4	330,242.0	336,246.3	343,524.5	350,121.2	358,190.0	353,979.2	358,035.4	367,501.5
	Sectoral distribution																
	(a) agriculture, forestry, hunting and fishing		NC	M	394.8	438.9	454.4	409.2	443.6	403.6	451.2	426.0	290.9	479.8	479.9	491.5	374.4
	(b) mining and quarrying		NC	M	1,599.1	1,909.8	2,194.8	2,284.3	2,282.3	2,499.1	2,770.2	2,595.9	2,751.0	2,379.3	2,365.4	2,286.9	1,648.4
	(c) manufacturing		NC	M	9,718.2	10,301.3	9,685.0	11,651.3	11,292.4	11,498.3	11,163.4	11,077.9	10,971.4	11,677.4	11,432.2	11,992.1	11,912.5
	(d) electricity, gas, steam and air-conditioning supply		NC	M	4,170.8	3,586.8	3,831.4	3,279.3	3,216.9	3,542.3	3,427.6	3,729.1	3,665.8	3,675.6	4,415.0	4,233.6	4,020.5
	(e) water supply; sewerage and waste management		NC	M	194.4	243.9	236.4	248.0	247.4	230.7	220.8	267.9	196.7	184.7	94.8	113.9	127.8
	(f) construction		NC	M	9,932.8	10,639.6	11,233.2	11,604.2	11,814.4	14,456.4	15,212.2	13,292.6	13,843.8	14,045.7	13,398.1	13,351.2	12,923.0
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	28,068.3	30,535.2	29,781.3	29,605.3	31,479.4	30,534.7	30,229.8	30,170.1	30,022.7	33,516.7	23,963.5	25,370.4	27,792.8
	(h) transportation and storage		NC	M	11,540.5	11,454.0	11,131.2	12,599.3	11,791.3	12,986.9	12,427.8	12,043.5	10,661.6	11,273.0	11,317.0	10,849.4	11,816.1
	(i) accommodation and food service activities		NC	M	10,872.7	10,815.6	12,196.6	12,251.1	12,514.7	13,697.6	13,505.0	13,996.5	16,539.0	15,321.8	1,286.5	1,067.7	1,106.3
	(j) information and communication		NC	M	967.2	954.3	975.8	1,123.8	1,161.7	1,052.8	1,209.1	1,034.8	1,021.5	950.8	1,065.4	1,060.3	961.7
	(k) financial and insurance activities		NC	M	21,716.8	21,039.2	21,243.9	20,758.5	20,575.2	20,164.7	19,532.5	20,101.3	21,269.8	18,757.9	17,982.4	19,583.8	17,991.1
	(l) real estate activities		NC	M	33,308.5	36,172.5	35,793.3	37,309.0	37,785.5	36,058.8	44,377.1	46,789.7	47,844.1	49,541.3	55,219.3	54,564.1	56,955.3
	(m) professional, scientific and technical activities		NC	M	5,269.6	4,608.6	5,565.7	4,565.3	7,059.0	4,526.8	2,804.7	5,069.7	5,377.5	6,733.8	4,964.8	2,634.2	2,546.2
	(n) administrative and support service activities		NC	M	1,809.8	2,653.6	1,319.0	1,295.2	1,458.4	1,754.2	3,339.3	3,399.1	3,411.9	3,121.5	3,522.8	3,051.9	
	(o) public administration and defense; compulsory social security		NC	M	10,134.5	10,333.2	10,155.8	10,537.9	10,079.7	10,645.9	9,643.2	8,359.7	8,890.3	10,029.6	10,875.9	10,683.0	10,980.7

Code	Indicator	Standard	Currency	Units	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	(p) education		NC	M	3,798.0	3,162.3	3,277.8	3,585.1	3,415.9	3,658.5	4,042.6	4,181.3	4,116.3	3,669.8	4,184.8	4,148.9	3,813.8
	(q) human health and social work activities		NC	M	1,440.0	2,262.2	3,026.8	3,823.3	3,883.3	4,936.1	4,570.5	4,701.6	5,202.8	5,301.9	5,422.8	6,048.5	7,374.9
	(r) arts, entertainment and recreation		NC	M	2,750.5	2,369.6	3,472.2	3,493.3	4,176.6	4,208.5	4,305.2	4,986.8	3,907.2	2,995.0	4,741.5	4,976.7	4,997.8
	(s) other service activities (export)		NC	M	...	...	...	...	...	...	...	...	...	...	12,338.2	15,146.3	16,331.3
	(t) activities of households as employers		NC	M	11,728.8	11,532.9	16,257.1	16,665.7	15,292.2	16,612.6	15,098.9	15,442.3	13,717.8	13,966.7	13,886.6	13,758.7	14,385.2
	(t*) other financing of households		NC	M	109,023.7	113,820.6	113,100.9	116,983.4	120,980.9	119,429.5	123,079.5	124,532.7	125,771.9	126,864.0	127,109.6	126,797.8	128,844.5
	(u) activities of extraterritorial organisations and bodies		NC	M	...	...	...	...	...	...	...	...	...	...	0.0	232.7	0.0
	(u*) financing to nonresidents		NC	M	10,935.0	12,098.4	12,093.9	13,988.5	15,548.6	15,913.9	16,420.8	17,385.8	20,660.0	23,413.3	24,314.0	25,120.9	27,545.3
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>																
	Value of gross NPF		NC	M	22,412.3	23,048.2	23,838.2	23,699.7	23,933.8	23,677.9	25,413.0	25,775.7	25,900.6	26,469.6	22,335.0	21,834.1	22,218.7
	Economic activity																
	(a) agriculture, forestry, hunting and fishing				...	...	...	...	...	...	...	...	...	...	...	...	...
	(b) mining and quarrying				...	...	...	...	...	...	...	...	...	...	...	...	...
	(c) manufacturing				...	...	...	...	...	...	...	...	...	...	...	...	...
	(d) electricity, gas, steam and air-conditioning supply				...	...	...	...	...	...	...	...	...	...	...	...	...
	(e) water supply; sewerage and waste management				...	...	...	...	...	...	...	...	...	...	...	...	...
	(f) construction				...	...	...	...	...	...	...	...	...	...	...	...	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				...	...	...	...	...	...	...	...	...	...	...	...	...
	(h) transportation and storage				...	...	...	...	...	...	...	...	...	...	...	...	...
	(i) accommodation and food service activities				...	...	...	...	...	...	...	...	...	...	...	...	...
	(j) information and communication				...	...	...	...	...	...	...	...	...	...	...	...	...
	(k) financial and insurance activities				...	...	...	...	...	...	...	...	...	...	...	...	...
	(l) real estate activities				...	...	...	...	...	...	...	...	...	...	...	...	...
	(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)				...	...	...	...	...	...	...	...	...	...	...	...	...
	(t) activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households				...	...	...	...	...	...	...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...	...
	(u*) financing to nonresidents				...	...	...	...	...	...	...	...	...	...	...	...	...
<b>AD08</b>	<b>Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b>																
	Total returns				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Murabahah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murabahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mudharabah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...	...

**Structural Islamic Financial Indicators (SIFIs)**

Code	Indicator	Currency	Units	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
<b>ST01</b>	<b>Number of Islamic banks</b>	<i>n.a</i>	G	8	8	8	8	8	8	8	8	8	8	8	8	8
	Number of domestic branch offices	<i>n.a</i>	G	306	306	307	307	309	307	305	304	301	299	293	290	288
	Number of ATMs	<i>n.a</i>	G	...	...	1,815	...	...	...	1,864	...	...	...	1,860	...	...
<b>ST02</b>	<b>Number of employees</b>	<i>n.a</i>	G	8883	8828	9318	9054	8971	8489	8366	8516	8513	8423	8419	8673	8764

Code	Indicator	Standard	Currency	Units	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
<b>ST03</b>	<b>Total assets</b>		NC	M	<b>444,836.5</b>	<b>452,047.6</b>	<b>464,151.5</b>	<b>482,820.8</b>	<b>492,998.6</b>	<b>500,212.7</b>	<b>505,499.6</b>	<b>521,447.4</b>	<b>529,485.6</b>	<b>539,779.4</b>	<b>550,171.7</b>	<b>558,658.0</b>	<b>564,958.0</b>
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing) <sup>5</sup>		NC	M	283,267.1	294,195.3	301,530.9	311,753.9	321,968.0	325,088.3	331,658.8	338,458.5	345,891.8	353,975.7	349,755.6	353,983.5	363,615.3
	<i>Sukūk</i> holdings		NC	M	30,332.6	30,801.0	33,029.7	34,934.3	37,380.5	35,955.2	38,668.9	40,897.1	43,107.0	41,827.5	40,091.6	42,284.1	45,928.8
	Other <i>Sharī'ah</i> -compliant securities		NC	M	7,569.0	7,131.5	6,336.3	6,556.6	8,490.5	8,343.5	8,981.8	8,399.9	8,032.5	8,038.7	9,905.1	12,717.6	12,019.3
	Interbank financing		NC	M	32,508.9	28,114.5	28,325.7	28,358.1	26,287.2	35,374.8	28,629.0	27,905.4	29,403.1	26,567.2	29,590.3	26,945.5	26,559.1
	All other assets		NC	M	91,158.9	91,805.3	94,928.9	101,217.9	98,872.4	95,450.9	97,561.1	105,786.5	103,051.2	109,370.3	120,829.1	122,727.3	116,835.5
<b>ST04</b>	<b>Total funding/liabilities and equities</b>		NC	M	<b>444,836.5</b>	<b>452,047.6</b>	<b>464,151.5</b>	<b>482,820.8</b>	<b>492,998.6</b>	<b>500,212.7</b>	<b>505,499.6</b>	<b>521,447.4</b>	<b>529,485.6</b>	<b>539,779.4</b>	<b>550,171.7</b>	<b>558,658.0</b>	<b>564,958.0</b>
	Profit-sharing investment accounts (PSIA)				...	...	...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding ( <i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)		NC	M	206,666.9	213,847.7	221,835.9	223,897.0	221,649.2	224,257.0	231,153.8	242,153.3	246,468.3	253,082.1	259,367.3	266,852.0	260,515.4
	Nonremunerative funding (current account, <i>Wadī'ah</i> )		NC	M	108,612.7	106,439.7	110,294.9	120,069.0	123,254.8	118,792.0	117,455.6	124,930.1	128,407.1	123,121.1	124,492.6	129,439.2	131,778.2
	<i>Sukūk</i> issued		NC	M	21,640.3	21,660.5	18,906.6	20,743.6	22,828.1	25,630.8	24,049.6	25,886.1	24,049.2	24,416.1	24,416.0	26,252.5	28,083.2
	Other <i>Sharī'ah</i> -compliant securities issued				...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities		NC	M	13,263.6	12,932.3	16,106.7	20,107.4	21,164.8	27,162.8	24,918.7	20,956.3	21,825.3	28,560.0	31,352.3	28,377.8	28,039.8
	All other liabilities		NC	M	40,470.1	40,948.4	39,973.4	41,708.0	41,602.0	40,478.6	41,779.4	41,947.5	42,063.7	42,240.9	40,171.3	41,642.6	43,383.3
	Capital and reserves		NC	M	54,182.9	56,219.0	57,034.0	56,295.8	62,499.7	63,891.5	66,142.5	65,574.1	66,672.0	68,359.2	70,372.2	66,093.9	73,158.1
<b>ST05</b>	<b>Total revenues</b>		NC	M	<b>9,854.0</b>	<b>14,796.8</b>	<b>20,480.9</b>	<b>5,506.4</b>	<b>11,171.7</b>	<b>16,941.6</b>	<b>22,782.0</b>	<b>5,918.9</b>	<b>12,098.0</b>	<b>18,364.2</b>	<b>24,790.7</b>	<b>6,408.5</b>	<b>13,104.2</b>
	Financing based		NC	M	7,159.7	10,958.4	14,757.3	3,925.3	7,939.9	12,093.5	16,345.4	4,567.4	9,214.5	14,032.2	19,000.1	4,942.8	10,171.5
	Investment based ( <i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)		NC	M	963.3	1,422.2	2,033.3	633.0	1,253.3	1,804.4	2,417.3	335.6	673.1	1,012.5	1,285.6	378.7	750.8
	Fee based		NC	M	1,163.6	1,747.8	2,369.1	599.7	1,257.1	1,914.4	2,590.4	623.0	1,259.7	1,974.7	2,667.5	631.9	1,354.6
	Other		NC	M	567.4	668.4	1,321.2	348.4	721.4	1,129.3	1,428.9	392.9	950.7	1,344.8	1,837.5	455.1	827.3
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>		NC	M	<b>3,709.8</b>	<b>5,503.1</b>	<b>7,051.0</b>	<b>1,658.6</b>	<b>3,514.4</b>	<b>5,165.6</b>	<b>6,827.5</b>	<b>1,943.5</b>	<b>4,145.0</b>	<b>6,086.5</b>	<b>8,425.6</b>	<b>2,312.5</b>	<b>4,839.7</b>
<b>ST07</b>	<b>Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract <sup>5</sup></b>																
	Total financing		NC	M	283,267.1	294,195.3	301,530.9	311,753.9	321,968.0	325,088.3	331,658.8	338,458.5	345,891.8	353,975.7	349,755.6	353,983.5	363,615.3
	<i>Murābahah</i>		NC	M	174,394.7	180,694.1	188,861.5	194,813.6	200,961.9	202,414.2	207,335.3	212,510.6	217,882.6	224,686.8	220,419.5	224,710.8	232,327.3
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>		NC	M	108,872.4	113,501.2	112,669.4	116,940.3	121,006.1	122,674.1	124,323.5	125,947.9	128,009.2	129,288.9	129,336.1	129,272.7	131,288.0
	<i>Istisnā'</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mudārabah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Mushārahakah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Mushārahakah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Wakālah</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...	...	...
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic banks</b>				...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Central Bank of U.A.E

Note:

- n.a Not applicable
- (...) Indicates the data is not available
- G Indicates General
- M Indicates Millions
- NC Indicates National Currency

1 CAR ,Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Standards. Whereas for the period prior to Dec 2017, calculations are done according to Basel II Standards

2 The data refers to gross lending as per banking return form (BRF) 1.

3 Operating Costs indicates Sum of ( Interest and Finance expenses paid , Staff Expenses , Premises Expenses , IT Expenses , Outsourcing Expenses , Other Operating Expenses and Net Impairment Charges ) - Annualised Value

4 Upto Sep 2017, the data is reported from sectoral credit data as per BRF 58.Effective from Dec 2017, the sectoral credit data is reported as per newly introduced BRF 73 which is in compliance with ISIC Rev 4

5 The data refers to 'loans and advances' as per BRF 1 excluding non-bank financial institutions (NBFi) and trade bills.