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

Country: United Arab Emirates

Time period covered : *Starting Period:* **2013A** *Ending Period:* **2019Q1**

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
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**	**3.6725**	**3.6725**	**3.6725**	**3.6725**	**3.6725**	**3.6725**	**3.6725**	**3.6725**	**3.6725**
Capital Adequacy : Basel Standard																										
CP01a	**CAR** [1]				**17.6%**	**16.8%**	**16.7%**	**15.8%**	**15.8%**	**16.2%**	**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%**	**17.5%**	**17.3%**	**17.7%**
	Total regulatory capital	*Mixed*	*NC*	*M*	45,323.4	45,061.7	48,119.7	48,615.9	49,849.9	53,770.6	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	77,438.0	76,290.2	78,311.3
	Risk-weighted assets (RWA)	*Mixed*	*NC*	*M*	257,174.0	268,573.9	288,792.6	306,911.6	315,972.2	332,116.0	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	442,090.4	440,287.5	442,736.0
CP02a	**Tier 1 capital to RWA** [1]		*NC*	*M*	**16.7%**	**15.9%**	**15.8%**	**15.1%**	**15.0%**	**15.4%**	**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%**	**16.3%**	**16.2%**	**16.6%**
	Tier 1 capital	*Mixed*	*NC*	*M*	42,842.6	42,624.9	45,631.2	46,294.7	47,477.4	51,243.1	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	72,059.8	71,305.8	73,306.1
	RWA	*Mixed*	*NC*	*M*	257,174.0	268,573.9	288,792.6	306,911.6	315,972.2	332,116.0	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	442,090.4	440,287.5	442,736.0
CP03a	**Common Equity Tier 1 (CET1) capital to RWA** [1]				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**11.4%**	**10.9%**	**12.6%**	**12.8%**	**12.7%**	**13.2%**
	CET1 capital	*Basel III*			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	48,519.4	46,884.5	54,608.4	56,654.2	55,900.0	58,451.1
	RWA	*Basel III*			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	425,929.4	429,440.3	433,680.2	442,090.4	440,287.5	442,736.0
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**				**7.7%**	**10.8%**	**10.3%**	**9.1%**	**8.8%**	**8.1%**	**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%**	**6.1%**	**5.7%**	**6.1%**
	Gross NPF		*NC*	*M*	16,913.7	24,670.7	25,247.9	23,726.2	23,371.1	22,550.4	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	22,651.2	21,392.3	22,665.1
	Total financing [2]		*NC*	*M*	218,283.3	228,941.1	244,207.4	259,718.0	264,607.8	279,682.7	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	370,895.5	373,310.2	372,289.5
CP05	**Net nonperforming financing (net NPF) to capital**				**-1.2%**	**15.0%**	**15.2%**	**10.9%**	**11.6%**	**8.7%**	**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%**	**2.7%**	**3.1%**	**4.3%**
	Net NPF		*NC*	*M*	-533.6	6,745.0	7,300.2	5,306.1	5,778.7	4,701.9	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	2,105.6	2,355.9	3,397.8
	Total regulatory capital		*NC*	*M*	45,323.4	45,061.7	48,119.7	48,615.9	49,849.9	53,770.6	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	77,438.0	76,290.2	78,311.3
CP06	**Provisions for gross nonperforming financing (gross NPF)**				**103.2%**	**72.7%**	**71.1%**	**77.6%**	**75.3%**	**79.1%**	**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%**	**90.7%**	**89.0%**	**85.0%**
	Provisions		*NC*	*M*	17,447.3	17,925.7	17,947.7	18,420.1	17,592.4	17,848.5	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	20,545.6	19,036.4	19,267.3
	Gross NPF		*NC*	*M*	16,913.7	24,670.7	25,247.9	23,726.2	23,371.1	22,550.4	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	22,651.2	21,392.3	22,665.1
Earnings																										
CP07	**Return on assets (ROA)**				**1.1%**	**1.4%**	**1.6%**	**1.5%**	**1.6%**	**1.7%**	**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%**	**1.7%**	**1.7%**	**1.8%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	3,869.9	5,270.0	5,964.2	6,073.9	6,389.6	7,060.8	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	9,673.7	9,878.8	10,631.2
	Total assets		*NC*	*M*	364,049.6	370,827.9	383,403.2	395,534.8	403,940.5	417,714.2	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	571,951.8	580,760.8	580,850.9
CP08	**Return on equity (ROE)**				**9.1%**	**12.1%**	**13.2%**	**13.5%**	**14.3%**	**14.6%**	**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%**	**12.8%**	**12.6%**	**13.8%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	3,869.9	5,270.0	5,964.2	6,073.9	6,389.6	7,060.8	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	9,673.7	9,878.8	10,631.2
	Equity		*NC*	*M*	42,568.0	43,487.2	45,073.2	44,972.1	44,755.1	48,503.5	51,629.7	51,120.6	57,034.0	56,664.9	59,397.8	63,195.6	65,017.0	65,858.3	66,123.1	67,515.6	69,365.7	68,233.1	69,626.0	75,755.6	78,094.9	76,785.2
CP09	**Net profit margin**				**25.6%**	**32.1%**	**35.7%**	**35.6%**	**35.7%**	**36.2%**	**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%**	**36.0%**	**35.8%**	**35.2%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	3,869.9	5,270.0	5,964.2	6,073.9	6,389.6	7,060.8	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	9,673.7	9,878.8	10,631.2
	Gross income		*NC*	*M*	15,096.2	16,414.0	16,718.4	17,056.7	17,881.4	19,505.2	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	26,906.4	27,626.4	30,236.0
CP10	**Cost to income**				**74.4%**	**67.9%**	**64.3%**	**64.4%**	**64.3%**	**63.8%**	**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%**	**64.0%**	**64.2%**	**64.8%**
	Operating costs [3]	Not Applicable	*NC*	*M*	11,226.3	11,144.0	10,754.2	10,982.8	11,491.8	12,444.4	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	17,232.7	17,747.5	19,604.8
	Gross income		*NC*	*M*	15,096.2	16,414.0	16,718.4	17,056.7	17,881.4	19,505.2	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	26,906.4	27,626.4	30,236.0
Leverage																										
CP11	**Capital to assets (balance sheet definition)**				**11.8%**	**11.3%**	**11.7%**	**11.5%**	**11.8%**	**11.9%**	**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%**	**12.4%**	**12.2%**	**12.7%**
	Tier 1 capital		*NC*	*M*	42,842.6	42,624.9	45,631.2	46,294.7	47,477.4	51,243.1	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	72,059.8	71,305.8	73,306.1
	Total assets		*NC*	*M*	364,049.6	377,606.1	389,200.2	401,869.3	403,940.5	431,487.8	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	578,945.5	582,576.1	578,520.7
CP12	**Leverage (regulatory definition)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Tier 1 capital		*NC*	*M*	42,842.6	42,624.9	45,631.2	46,294.7	47,477.4	51,243.1	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	72,059.8	71,305.8	73,306.1
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																										
CP13	**Liquid assets ratio**				**16.8%**	**16.9%**	**18.2%**	**16.3%**	**13.8%**	**14.4%**	**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%**	**15.4%**	**16.2%**	**15.7%**
	Liquid assets		*NC*	*M*	61,216.8	63,832.9	70,802.1	65,454.5	55,911.9	62,139.9	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	88,899.9	94,401.0	90,605.9
	Total assets		*NC*	*M*	364,049.6	377,606.1	389,200.2	401,869.3	403,940.5	431,487.8	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	578,945.5	582,576.1	578,520.7
CP14	**Liquid assets to short-term liabilities**				**20.6%**	**20.2%**	**22.0%**	**19.8%**	**17.1%**	**17.4%**	**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%**	**19.2%**	**20.4%**	**19.5%**
	Liquid assets		*NC*	*M*	61,216.8	63,832.9	70,802.1	65,454.5	55,911.9	62,139.9	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	88,899.9	94,401.0	90,605.9
	Short-term liabilities				296,553.1	315,527.2	321,769.9	329,909.7	326,476.5	358,037.3	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	461,914.0	462,936.0	465,322.0
CP15	**Liquidity coverage ratio (LCR)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Stock of *Shari'ah* -compliant high quality liquid assets		*NC*	*M*	61,216.8	63,832.9	70,802.1	65,454.5	55,911.9	62,139.9	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	88,899.9	94,401.0	90,605.9
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP16	**Net stable funding ratio (NSFR)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks																										
CP17	**Net foreign exchange open position to capital**				**11.2%**	**15.9%**	**25.2%**	**17.8%**	**25.9%**	**22.6%**	**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%**	**25.3%**	**22.4%**	**18.2%**
	Net FX open position		*NC*	*M*	5,067.7	7,184.4	12,111.6	8,666.8	12,891.6	12,147.9	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	19,563.0	17,092.8	14,285.7
	Total regulatory capital		*NC*	*M*	45,323.4	45,061.7	48,119.7	48,615.9	49,849.9	53,770.6	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	77,438.0	76,290.2	78,311.3
CP18	**Large exposures to capital**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Value of large exposures		*NC*	*M*	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)		*NC*	*M*	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	**Growth of financing to private sector**				**-9.6%**	**-9.5%**	**1.5%**	**4.8%**	**30.7%**	**24.5%**	**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%**	**5.9%**	**9.6%**	**8.1%**
	Total financing at end of current period		*NC*	*M*	91,770.0	101,786.1	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	175,426.6	172,013.4	176,842.5	183,983.0	185,730.0	188,546.8	191,252.5
	Total financing at end of same period in previous year		*NC*	*M*	101,477.0	112,526.0	106,543.0	111,256.0	91,770.0	101,786.1	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	175,426.6	172,013.4	176,842.5

Additional Prudential Islamic Financial Indicators (PIFIs)

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

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
AD01	**Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Income distributed to IAH				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total income from assets funded by PSIA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02	**Total off-balance sheet items to total assets**				**20.2%**	**23.1%**	**24.5%**	**26.0%**	**31.3%**	**27.8%**	**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%**	**29.0%**	**28.4%**	**31.7%**
	Off-balance sheet items	*NC*	*M*		73,691.3	85,653.6	94,000.1	102,699.0	126,235.4	115,980.1	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	165,776.0	164,999.7	184,024.3
	Total assets	*NC*	*M*		364,049.6	370,827.9	383,403.2	395,534.8	403,940.5	417,714.2	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	571,951.8	580,760.8	580,850.9
AD03	**Foreign-currency denominated funding to total funding**				**15.1%**	**14.3%**	**13.9%**	**14.8%**	**14.6%**	**16.3%**	**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%**	**22.5%**	**22.9%**	**21.8%**
	FX funding	*NC*	*M*		39,421.1	39,283.9	40,111.9	43,506.2	43,685.4	52,980.5	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	96,998.6	98,241.5	93,465.6
	Total funding	*NC*	*M*		260,781.6	274,257.8	288,199.2	293,596.9	299,993.3	324,379.2	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	430,469.3	429,619.6	428,954.0
AD04	**Foreign-currency denominated financing to total financing**				**9.8%**	**9.7%**	**11.6%**	**12.4%**	**13.2%**	**13.4%**	**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%**	**15.3%**	**15.5%**	**14.6%**
	FX financing	*NC*	*M*		21,282.9	22,306.6	28,299.6	32,086.8	34,800.3	37,429.9	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	56,851.7	57,888.0	54,301.1
	Total financing [2]	*NC*	*M*		218,283.3	228,941.1	244,207.4	259,718.0	264,607.8	279,682.7	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	370,895.5	373,310.2	372,289.5
AD05	**Value of *Sukūk* holdings to capital**				**43.6%**	**43.5%**	**47.1%**	**51.1%**	**51.1%**	**51.6%**	**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%**	**63.0%**	**66.8%**	**67.0%**
	Sukūk holdings	*NC*	*M*		19,749.9	19,603.0	22,646.1	24,854.5	25,483.4	27,743.7	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	48,800.8	50,990.2	52,501.3
	Total regulatory capital	*NC*	*M*		45,323.4	45,061.7	48,119.7	48,615.9	49,849.9	53,770.6	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	77,438.0	76,290.2	78,311.3
AD06	**Value (or percentage) of *Sharī'ah*-compliant financing by economic activity [4]**																									
	Value of *Sharī'ah*-compliant financing	*NC*	*M*		210,841.4	221,575.9	236,708.6	252,852.9	261,852.6	278,105.0	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	370,895.5	373,310.2	372,289.5
	Sectoral distribution																									
	(a) agriculture, forestry, hunting and fishing	*NC*	*M*		861.9	806.2	179.3	831.6	1,059.5	449.5	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	356.1	399.6	376.9
	(b) mining and quarrying	*NC*	*M*		1,733.8	2,425.3	1,683.0	1,764.6	1,597.8	1,908.0	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	1,552.5	1,427.7	1,131.3
	(c) manufacturing	*NC*	*M*		7,452.4	6,922.2	12,375.5	8,051.7	9,246.9	9,148.1	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	11,524.4	11,696.6	10,880.5
	(d) electricity, gas, steam and air-conditioning supply	*NC*	*M*		3,820.4	2,986.8	3,785.4	4,089.5	3,773.0	3,949.8	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	4,405.1	4,724.7	4,758.7
	(e) water supply; sewerage and waste management	*NC*	*M*		1.0	0.9	1.6	6.5	0.6	202.3	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	161.9	154.0	148.9
	(f) construction	*NC*	*M*		12,582.0	13,259.9	15,931.8	16,001.8	9,462.9	9,686.2	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	12,879.5	12,845.6	12,763.5
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	*NC*	*M*		21,069.6	38,774.5	27,938.5	31,218.4	22,724.2	23,820.4	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	27,014.4	26,695.4	26,663.7
	(h) transportation and storage	*NC*	*M*		8,324.4	9,524.1	10,918.4	10,172.6	9,781.5	10,944.5	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	11,265.0	9,863.1	9,596.3
	(i) accommodation and food service activities	*NC*	*M*		845.6	1,208.6	1,374.4	6,943.6	9,730.9	10,074.8	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	1,311.4	1,224.1	3,137.2
	(j) information and communication	*NC*	*M*		429.3	857.2	1,453.5	1,728.8	1,403.8	1,141.1	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	957.5	796.5	790.6
	(k) financial and insurance activities	*NC*	*M*		15,959.7	12,442.5	17,738.6	18,225.0	21,664.3	22,467.5	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	19,388.0	18,919.5	18,467.0
	(l) real estate activities	*NC*	*M*		18,331.9	15,911.5	15,089.0	21,595.9	30,813.3	32,053.7	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	58,139.5	59,765.3	57,530.5
	(m) professional, scientific and technical activities	*NC*	*M*		1,153.3	865.4	1,198.6	898.7	1,498.7	1,457.1	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	2,582.6	2,270.8	3,245.7
	(n) administrative and support service activities	*NC*	*M*		2,527.0	3,801.2	6,387.2	3,585.0	2,379.6	3,203.7	1,809.8	2,653.6	1,319.0	1,295.2	1,458.4	3,184.3	1,754.2	3,339.3	3,399.1	3,411.9	3,121.5	3,522.8	3,051.9	2,747.8	3,763.7	4,254.6
	(o) public administration and defense; compulsory social security	*NC*	*M*		19,377.0	10,815.9	9,601.5	8,439.3	8,463.5	10,735.3	10,134.5	9,333.2	10,155.9	9,537.9	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	12,572.5	13,238.3	13,073.2
	(p) education	*NC*	*M*		911.2	1,520.5	3,256.4	3,348.0	4,016.5	5,682.2	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	3,272.3	2,965.1	3,131.9
	(q) human health and social work activities	*NC*	*M*		1,311.8	1,206.3	1,398.4	990.2	1,605.5	1,508.6	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	6,932.3	6,565.5	6,716.7
	(r) arts, entertainment and recreation	*NC*	*M*		291.2	267.3	298.8	426.5	2,234.4	2,573.8	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	5,067.0	5,721.9	3,740.1
	(s) other service activities (export)	*NC*	*M*		...	...	...	...	...	...	...	...									12,338.2	15,146.3	16,331.3	14,477.3	18,093.2	20,350.0
	(t) activities of households as employers	*NC*	*M*		8,358.8	10,154.2	12,515.4	12,150.8	12,298.7	11,643.8	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	15,835.0	13,869.3	13,868.0
	(t*) other financing of households	*NC*	*M*		80,439.3	82,754.4	87,227.1	94,688.5	97,984.3	103,480.4	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	130,664.6	129,573.1	129,851.6
	(u) activities of extraterritorial organisations and bodies	*NC*	*M*		...	...	...	...	...	...	...	...									0.0	232.7	0.0	0.0	0.0	0.0
	(u*) financing to nonresidents	*NC*	*M*		5,059.8	5,071.0	6,356.2	7,695.9	10,112.7	11,974.2	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	27,788.8	28,737.2	27,812.6
AD07	**Value (or percentage) of gross NPF by economic activities**																									
	Value of gross NPF	*NC*	*M*		16,913.7	24,670.7	25,247.9	23,726.2	23,371.1	22,550.4	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	22,651.2	21,392.3	22,665.1
	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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD08	**Value (or percentage) of returns by major type of *Sharī'ah*-compliant contract**																									
	Total returns				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Murābahah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murābahah / Tawwarūq				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisnā'				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijārah/Ijārah Muntahia Bittamlīk				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Muḍārabah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mushārakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Mushārakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

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
	(ii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(iii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…

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
ST01	**Number of Islamic banks**	*n.a*	*G*	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**8**
	Number of domestic branch offices	*n.a*	*G*	290	290	301	301	302	304	306	306	307	307	309	307	305	304	301	299	293	290	288	287	285	276
	Number of ATMs	*n.a*	*G*	1560	…	…	…	1677	…	…	…	1,815	…	…	…	1,864	…	…	…	1,860	…	…	…	1,855.0	…
ST02	**Number of employees**	*n.a*	*G*	**7302**	**7428**	**7388**	**7649**	**8509**	**8757**	**8883**	**8828**	**9318**	**9054**	**8971**	**8489**	**8366**	**8516**	**8513**	**8423**	**8419**	**8673**	**8764**	**8828**	**8859**	**8797**
ST03	**Total assets**	*NC*	*M*	**364,049.6**	**377,606.0**	**389,200.2**	**401,869.3**	**403,940.4**	**431,487.8**	**444,836.5**	**452,047.6**	**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**	**578,945.5**	**582,576.1**	**578,520.7**
	Total *Sharī'ah*-compliant financing (excluding interbank financing) [5]	*NC*	*M*	208,636.2	220,774.3	233,405.6	249,656.8	256,025.9	271,223.8	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	367,115.0	369,664.2	368,585.9
	Sukūk holdings	*NC*	*M*	19,749.9	19,603.0	22,646.1	24,854.5	25,483.4	27,743.7	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	48,800.8	50,990.2	52,501.3
	Other *Sharī'ah*-compliant securities	*NC*	*M*	6,611.3	6,930.1	8,223.0	6,706.0	6,100.9	7,333.3	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	11,804.6	12,403.3	12,226.5
	Interbank financing	*NC*	*M*	23,164.2	23,534.2	21,381.7	22,457.6	26,177.1	30,981.4	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	33,776.4	31,543.0	27,664.2
	All other assets	*NC*	*M*	105,888.0	106,764.4	103,543.8	98,194.4	90,153.1	94,205.6	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	117,448.7	117,975.4	117,542.8
ST04	**Total funding/liabilities and equities**	*NC*	*M*	**364,049.6**	**377,606.0**	**389,200.2**	**401,869.3**	**403,940.4**	**431,487.8**	**444,836.5**	**452,047.6**	**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**	**578,945.5**	**582,576.1**	**578,520.7**
	Profit-sharing investment accounts (PSIA)			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Other remunerative funding *(Murābahah,* Commodity *Murābahah* etc.*)*	*NC*	*M*	175,805.5	180,094.6	188,299.1	192,771.9	193,191.5	200,683.9	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	281,947.3	281,090.4	278,913.2
	Nonrenumerative funding (current account, *Wadī'ah*)	*NC*	*M*	69,687.8	78,921.4	84,661.2	85,581.8	91,560.9	106,618.6	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	118,610.5	120,453.7	122,796.7
	Sukūk issued	*NC*	*M*	15,232.3	15,233.0	15,233.8	15,234.4	15,235.1	17,068.1	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	29,911.7	28,075.3	27,244.0
	Other *Sharī'ah*-compliant securities issued			…	…	…	…	…	…	…	…														
	Interbank funding/liabilities	*NC*	*M*	13,174.5	10,643.1	13,115.8	16,004.2	13,292.4	13,888.5	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	26,922.4	33,808.9	30,920.6
	All other liabilities	*NC*	*M*	45,564.4	48,842.9	40,760.3	43,757.7	40,060.0	39,755.8	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	43,200.6	41,311.0	42,985.9
	Capital and reserves	*NC*	*M*	44,585.1	43,871.0	47,130.0	48,519.3	50,600.5	53,472.9	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	78,353.0	77,836.8	75,660.3
ST05	**Total revenues**	*NC*	*M*	**15,096.2**	**4,103.5**	**8,359.2**	**12,792.5**	**17,881.5**	**4,876.3**	**9,854.0**	**14,796.8**	**20,480.9**	**5,506.4**	**11,171.7**	**16,941.6**	**22,782.0**	**5,918.9**	**12,098.0**	**18,364.2**	**24,790.7**	**6,408.5**	**13,104.2**	**20,179.8**	**27,626.4**	**7,559.0**
	Financing based	*NC*	*M*	11,409.1	3,014.2	6,263.5	9,618.8	13,015.9	3,509.0	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	15,673.0	21,548.1	5,788.0
	Investment based *(Sukūk,* other *Sharī'ah*-compliant securities etc.)	*NC*	*M*	1,342.0	424.0	727.8	1,151.4	1,539.7	452.9	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	1,173.1	1,535.4	542.5
	Fee based	*NC*	*M*	1,331.2	390.7	950.6	1,304.9	2,042.2	588.6	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	2,127.6	3,010.0	685.4
	Other	*NC*	*M*	1,013.9	274.6	417.3	717.4	1,283.7	325.8	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	1,206.1	1,532.9	543.1
ST06	**Earnings before taxes and *Zakat***	*NC*	*M*	**3,784.1**	**1,317.3**	**2,972.5**	**4,557.6**	**6,358.5**	**1,756.0**	**3,709.8**	**5,503.1**	**7,051.0**	**1,658.6**	**3,514.4**	**5,165.6**	**6,827.5**	**1,943.5**	**4,145.0**	**6,086.5**	**8,425.6**	**2,312.5**	**4,839.7**	**7,233.3**	**9,697.0**	**2,707.0**
ST07	**Value (or percentage) of financing by type of *Sharī'ah*-compliant contract [5]**																								
	Total financing	*NC*	*M*	208,636.2	220,774.4	233,405.5	249,656.7	256,025.9	271,223.8	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	367,114.9	369,664.1	368,585.9
	Murābahah			128,116.4	137,719.6	146,142.3	155,413.9	157,920.5	167,638.7	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	235,301.2	237,896.1	238,719.0
	Commodity Murābahah/ Tawwaruq			…	…	…	…	…	…	…	…												…	…	…
	Salam			80,519.8	83,054.8	87,263.2	94,242.8	98,105.4	103,585.1	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	131,813.7	131,768.0	129,866.9
	Istisna'			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Ijārah / Ijārah Muntahia Bittamlīk			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Muḍārabah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Mushārakah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Diminishing Mushārakah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Wakalah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Qard Hassan			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Others			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(i)			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(ii)			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(iii)			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Others			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
ST08	**Assets held by domestic systemically important Islamic banks**			**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**	**…**						

Source: ***Central Bank of U.A.E***

Note:

n.a *Not applicable*

(…) *In dicates 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 sectorial 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.