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

Country: United Arab Emirates

Time period covered : *Starting Period:* 2013A *Ending Period:* 2023Q1

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	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
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	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%**	**17.7%**	**18.4%**	**17.9%**	**17.6%**	**17.7%**	**18.3%**	**20.1%**	**18.3%**	**18.2%**	**18.7%**	**18.1%**	**18.0%**	**18.2%**	**18.5%**	**17.7%**	**18.1%**
	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	77,185.1	81,123.2	78,523.3	84,111.5	84,850.2	86,020.8	86,681.6	79,468.1	81,052.7	83,066.7	80,514.7	82,413.4	84,290.5	86,542.4	83,870.1	86,965.1
	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	436,605.0	440,616.9	437,779.9	478,699.1	480,511.6	470,904.5	432,137.7	435,297.6	444,506.6	444,291.3	444,696.3	457,629.7	463,786.2	466,790.4	472,631.8	480,218.3
CP02a	**Tier 1 capital to RWA** [1]				**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%**	**16.6%**	**17.3%**	**16.8%**	**16.5%**	**16.5%**	**17.1%**	**18.9%**	**17.1%**	**17.1%**	**17.6%**	**17.0%**	**16.9%**	**17.0%**	**17.4%**	**16.6%**	**17.0%**
	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	72,267.3	76,167.4	73,612.8	78,982.4	79,434.9	80,734.4	81,796.5	74,543.7	76,049.3	78,069.9	75,488.5	77,238.9	79,019.5	81,263.8	78,495.9	81,494.7
	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	436,605.0	440,616.9	437,779.9	478,699.1	480,511.6	470,904.5	432,137.7	435,297.6	444,506.6	444,291.3	444,696.3	457,629.7	463,786.2	466,790.4	472,631.8	480,218.3
CP03a	**Common Equity Tier 1 (CET1) capital to RWA** [1]				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	**11.4%**	**10.9%**	**12.6%**	**12.8%**	**12.7%**	**13.2%**	**13.6%**	**13.9%**	**13.4%**	**13.1%**	**13.2%**	**13.8%**	**14.6%**	**13.7%**	**13.8%**	**14.2%**	**13.6%**	**13.6%**	**13.8%**	**14.2%**	**13.5%**	**13.9%**
	CET1 capital	*Basel III*			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	48,519.4	46,884.5	54,608.4	56,654.2	55,900.0	58,451.1	59,248.6	61,312.3	58,757.7	62,841.0	63,412.7	64,927.4	63,268.4	59,688.6	61,194.2	63,214.8	60,633.4	62,383.8	64,164.4	66,408.6	63,640.8	66,639.5
	RWA	*Basel III*			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	425,929.4	429,440.3	433,680.2	442,090.4	440,287.5	442,736.0	436,605.0	440,616.9	437,779.9	478,699.1	480,511.6	470,904.5	432,137.7	435,297.6	444,506.6	444,291.3	444,696.3	457,629.7	463,786.2	466,790.4	472,631.8	480,218.3
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**				**6.6%**	**9.3%**	**9.0%**	**5.8%**	**7.5%**	**6.9%**	**6.6%**	**6.6%**	**6.6%**	**6.3%**	**6.2%**	**6.0%**	**6.4%**	**6.3%**	**6.2%**	**6.2%**	**5.3%**	**5.1%**	**5.0%**	**5.1%**	**4.8%**	**5.1%**	**4.8%**	**4.8%**	**5.4%**	**6.0%**	**6.4%**	**6.6%**	**6.9%**	**7.1%**	**7.3%**	**7.2%**	**7.1%**	**6.8%**	**6.7%**	**7.0%**	**6.9%**	**6.8%**
	Gross NPF [2]		*NC*	*M*	14,183.9	20,878.5	21,691.9	14,656.1	19,553.4	19,012.2	19,035.9	19,614.0	20,042.6	19,840.8	19,928.4	19,507.6	21,250.6	21,309.9	21,364.9	21,936.7	18,459.0	17,997.9	18,309.4	18,843.1	17,765.9	18,858.1	17,321.8	17,615.0	19,652.5	22,045.0	24,805.2	25,859.7	26,655.7	27,375.2	27,859.2	27,623.3	26,823.8	26,190.1	26,448.8	27,634.8	27,262.4	27,064.6
	Total financing [3]		*NC*	*M*	215,553.5	225,148.9	240,651.4	250,647.9	260,790.1	276,144.5	286,974.8	296,562.7	302,584.5	312,539.3	322,244.3	324,732.2	331,018.8	338,451.1	345,585.6	353,657.1	350,103.2	354,199.2	363,592.2	367,087.4	369,683.8	368,482.5	361,149.4	367,490.0	362,477.7	366,130.8	389,519.2	390,505.8	387,889.6	386,213.8	382,942.7	383,386.1	379,929.8	387,126.4	391,915.3	393,133.2	394,160.0	396,724.3
CP05	**Net nonperforming financing (net NPF) to capital**				**-2.5%**	**12.0%**	**13.8%**	**0.3%**	**12.4%**	**10.5%**	**10.0%**	**10.6%**	**9.9%**	**8.5%**	**7.4%**	**5.8%**	**8.3%**	**8.5%**	**8.3%**	**8.5%**	**8.9%**	**9.2%**	**7.2%**	**7.9%**	**8.0%**	**8.6%**	**7.5%**	**7.4%**	**10.1%**	**10.8%**	**14.1%**	**14.5%**	**14.6%**	**16.1%**	**16.2%**	**16.1%**	**15.4%**	**14.4%**	**14.0%**	**15.1%**	**15.6%**	**14.4%**
	Net NPF [4]		*NC*	*M*	-1,113.4	5,391.1	6,630.9	144.0	6,193.0	5,632.1	5,466.9	5,952.6	5,606.6	4,899.6	4,678.0	3,774.5	5,585.2	5,669.9	5,647.4	5,919.3	6,172.7	6,212.5	5,464.1	6,137.2	6,093.0	6,744.3	5,814.3	6,009.3	7,894.3	9,093.1	11,932.5	12,492.8	12,659.5	12,816.7	13,151.8	13,373.5	12,428.7	11,837.1	11,788.0	13,097.8	13,056.6	12,532.2
	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	77,185.1	81,123.2	78,523.3	84,111.5	84,850.2	86,020.8	86,681.6	79,468.1	81,052.7	83,066.7	80,514.7	82,413.4	84,290.5	86,542.4	83,870.1	86,965.1
CP06	**Provisions for gross nonperforming financing (gross NPF)**				**107.8%**	**74.2%**	**69.4%**	**99.0%**	**68.3%**	**70.4%**	**71.3%**	**69.7%**	**72.0%**	**75.3%**	**76.5%**	**80.7%**	**73.7%**	**73.4%**	**73.6%**	**73.0%**	**66.6%**	**65.5%**	**70.2%**	**67.4%**	**65.7%**	**64.2%**	**66.4%**	**65.9%**	**59.8%**	**58.8%**	**51.9%**	**51.7%**	**52.5%**	**53.2%**	**52.8%**	**51.6%**	**53.7%**	**54.8%**	**55.4%**	**52.6%**	**52.1%**	**53.7%**
	Provisions [5]		*NC*	*M*	15,297.3	15,487.4	15,061.0	14,512.1	13,360.4	13,380.1	13,569.0	13,661.4	14,436.0	14,941.2	15,250.4	15,733.1	15,665.4	15,640.0	15,717.5	16,017.4	12,286.3	11,785.4	12,845.3	12,705.9	11,672.9	12,113.8	11,507.5	11,605.7	11,758.2	12,951.9	12,872.7	13,366.9	13,996.1	14,558.5	14,707.4	14,249.8	14,395.1	14,353.0	14,660.8	14,537.0	14,205.8	14,532.4
	Gross NPF [2]		*NC*	*M*	14,183.9	20,878.5	21,691.9	14,656.1	19,553.4	19,012.2	19,035.9	19,614.0	20,042.6	19,840.8	19,928.4	19,507.6	21,250.6	21,309.9	21,364.9	21,936.7	18,459.0	17,997.9	18,309.4	18,843.1	17,765.9	18,858.1	17,321.8	17,615.0	19,652.5	22,045.0	24,805.2	25,859.7	26,655.7	27,375.2	27,859.2	27,623.3	26,823.8	26,190.1	26,448.8	27,634.8	27,262.4	27,064.6
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%**	**0.9%**	**1.1%**	**1.2%**	**1.2%**	**1.0%**	**1.0%**	**0.8%**	**1.2%**	**1.3%**	**1.3%**	**1.4%**	**1.7%**	**1.7%**	**1.8%**	**1.8%**	**2.1%**
	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	5,052.6	6,447.7	6,651.0	6,873.6	6,047.4	6,083.1	5,122.6	7,449.6	7,829.4	8,059.6	8,146.6	10,355.6	10,379.8	10,893.3	10,970.7	13,450.0
	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	572,156.8	565,729.5	569,254.7	573,923.5	587,363.4	609,414.4	610,046.0	602,474.2	602,714.6	599,597.9	594,038.2	597,991.0	607,237.1	606,599.7	617,544.2	640,386.7
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%**	**6.7%**	**8.4%**	**8.4%**	**8.6%**	**7.5%**	**7.4%**	**6.1%**	**9.1%**	**10.1%**	**10.2%**	**10.2%**	**13.0%**	**13.0%**	**13.3%**	**13.0%**	**15.8%**
	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	5,052.6	6,447.7	6,651.0	6,873.6	6,047.4	6,083.1	5,122.6	7,449.6	7,829.4	8,059.6	8,146.6	10,355.6	10,379.8	10,893.3	10,970.7	13,450.0
	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	75,267.8	76,729.3	79,142.8	79,795.8	80,706.2	82,219.5	84,551.5	81,466.8	77,246.9	78,724.7	80,164.6	79,884.6	80,044.5	82,051.7	84,420.2	85,122.5
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%**	**16.6%**	**21.4%**	**22.1%**	**23.2%**	**22.6%**	**23.6%**	**20.4%**	**33.9%**	**35.3%**	**35.7%**	**36.2%**	**45.2%**	**44.0%**	**43.5%**	**40.5%**	**38.3%**
	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	5,052.6	6,447.7	6,651.0	6,873.6	6,047.4	6,083.1	5,122.6	7,449.6	7,829.4	8,059.6	8,146.6	10,355.6	10,379.8	10,893.3	10,970.7	13,450.0
	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	30,475.6	30,109.5	30,045.1	29,684.4	26,750.2	25,759.7	25,157.5	21,954.0	22,167.4	22,599.3	22,497.8	22,908.8	23,593.8	25,027.9	27,079.1	35,146.0
CP10	**Cost to income**	Not Applicable			**54.7%**	**50.3%**	**50.0%**	**49.9%**	**49.5%**	**48.8%**	**49.5%**	**49.4%**	**48.6%**	**51.8%**	**51.7%**	**51.3%**	**51.3%**	**51.9%**	**51.2%**	**50.9%**	**51.1%**	**52.3%**	**52.6%**	**53.0%**	**53.7%**	**54.2%**	**54.1%**	**53.7%**	**53.5%**	**49.4%**	**51.1%**	**50.9%**	**50.0%**	**47.0%**	**45.9%**	**44.6%**	**45.3%**	**44.3%**	**44.1%**	**44.9%**	**46.5%**	**51.9%**
	Operating costs [6]		*NC*	*M*	8,250.4	8,248.8	8,351.6	8,507.5	8,856.5	9,523.2	9,751.8	9,754.9	9,952.9	11,410.8	11,546.0	11,584.8	11,689.8	12,282.8	12,378.2	12,474.3	12,674.0	13,419.2	13,789.2	14,247.3	14,828.7	16,383.6	16,484.2	16,163.7	16,073.9	14,650.0	13,676.4	13,105.2	12,574.4	10,311.2	10,169.8	10,068.8	10,181.9	10,140.8	10,395.0	11,225.5	12,582.1	18,244.0
	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	30,475.6	30,109.5	30,045.1	29,684.4	26,750.2	25,759.7	25,157.5	21,954.0	22,167.4	22,599.3	22,497.8	22,908.8	23,593.8	25,027.9	27,079.1	35,146.0
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%**	**12.8%**	**13.5%**	**12.9%**	**13.7%**	**13.2%**	**13.0%**	**13.6%**	**12.3%**	**12.6%**	**13.1%**	**12.8%**	**12.8%**	**13.0%**	**13.4%**	**12.4%**	**12.5%**
	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	72,267.3	76,167.4	73,612.8	78,982.4	79,434.9	80,734.4	81,796.5	74,543.7	76,049.3	78,069.9	75,488.5	77,238.9	79,019.5	81,263.8	78,495.9	81,494.7
	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	464,151.4	482,820.9	492,998.6	500,212.9	505,499.5	521,447.4	529,485.8	539,779.5	550,171.9	558,657.9	564,958.0	578,945.6	582,576.1	578,520.7	565,792.7	565,666.0	572,843.3	575,003.9	599,722.8	619,105.8	600,986.1	603,962.3	601,466.9	597,728.9	590,347.5	605,634.5	608,839.6	604,359.7	630,728.7	650,044.6
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	72,267.3	76,167.4	73,612.8	78,982.4	79,434.9	80,734.4	81,796.5	74,543.7	76,049.3	78,069.9	75,488.5	77,238.9	79,019.5	81,263.8	78,495.9	81,494.7
	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%**	**15.3%**	**15.6%**	**16.3%**	**15.3%**	**13.8%**	**15.5%**	**16.0%**	**17.2%**	**16.0%**	**15.9%**	**15.3%**	**14.3%**	**13.2%**	**11.8%**	**14.6%**	**15.5%**
	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	86,756.6	88,056.8	93,242.5	88,005.8	82,503.7	95,985.0	96,419.7	104,073.1	96,405.3	95,127.5	90,603.2	86,338.0	80,179.6	71,347.4	92,113.2	100,672.1
	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	500,212.9	505,499.5	521,447.4	529,485.8	539,779.5	550,171.9	558,657.9	564,958.0	578,945.6	582,576.1	578,520.7	565,792.7	565,666.0	572,843.3	575,003.9	599,722.8	619,105.8	600,986.1	603,962.3	601,466.9	597,728.9	590,347.5	605,634.5	608,839.6	604,359.7	630,728.7	650,044.6
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%**	**19.0%**	**19.5%**	**20.5%**	**19.2%**	**17.4%**	**19.5%**	**20.4%**	**21.3%**	**19.9%**	**19.9%**	**19.4%**	**17.9%**	**16.3%**	**14.8%**	**18.2%**	**19.4%**
	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	86,756.6	88,056.8	93,242.5	88,005.8	82,503.7	95,985.0	96,419.7	104,073.1	96,405.3	95,127.5	90,603.2	86,338.0	80,179.6	71,347.4	92,113.2	100,672.1
	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	456,509.0	451,560.0	455,803.0	457,610.0	475,093.0	493,012.0	472,995.0	489,579.0	483,594.0	477,482.0	468,029.0	481,395.0	491,163.0	483,666.0	505,605.4	520,010.6
CP15	**Liquidity coverage ratio (LCR)**				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Stock of *Sharī`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	86,756.6	88,056.8	93,242.5	88,005.8	82,503.7	95,985.0	96,419.7	104,073.1	96,405.3	95,127.5	90,603.2	86,338.0	80,179.6	71,347.4	92,113.2	100,672.1
	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%**	**18.2%**	**21.0%**	**8.8%**	**6.2%**	**19.6%**	**18.7%**	**8.9%**	**6.2%**	**13.6%**	**18.5%**	**30.2%**	**38.5%**	**40.3%**	**38.4%**	**39.8%**	**44.2%**
	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	14,042.1	17,024.7	6,899.5	5,212.4	16,602.3	16,057.2	7,682.5	4,944.3	11,007.9	15,330.9	24,280.1	31,730.5	33,994.9	33,223.2	33,394.9	38,435.8
	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	77,185.1	81,123.2	78,523.3	84,111.5	84,850.2	86,020.8	86,681.6	79,468.1	81,052.7	83,066.7	80,514.7	82,413.4	84,290.5	86,542.4	83,870.1	86,965.1
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%**	**-0.1%**	**-1.7%**	**-6.0%**	**-8.2%**	**-4.1%**	**-4.2%**	**-3.9%**	**-3.9%**	**-3.6%**	**-5.2%**	**-4.1%**	**-2.3%**	**-3.2%**	**-1.3%**	**-0.9%**	**1.8%**
	Total financing at end of current period [7]		*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	183,885.4	182,572.2	177,871.4	175,578.8	176,273.8	174,950.4	170,931.5	168,720.3	169,925.1	165,804.9	164,000.0	164,813.7	164,469.6	163,721.9	162,584.8	167,698.4
	Total financing at end of same period in previous year [7]		*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	183,983.0	185,730.0	189,248.6	191,252.5	183,885.4	182,572.2	177,871.4	175,578.8	176,273.8	174,950.4	170,931.5	168,720.3	169,925.1	165,804.9	164,000.0	164,813.7

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	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
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%**	**22.7%**	**24.2%**	**25.6%**	**31.3%**	**26.9%**	**26.6%**	**26.6%**	**26.6%**	**25.4%**	**26.7%**	**26.1%**	**25.9%**	**24.2%**	**29.0%**	**27.7%**	**24.6%**	**25.4%**	**27.9%**	**28.6%**	**28.3%**	**31.8%**	**33.5%**	**35.0%**	**34.0%**	**34.2%**	**32.5%**	**32.7%**	**35.0%**	**35.6%**	**41.8%**	**41.7%**	**40.3%**	**40.5%**	**39.1%**	**36.7%**	**32.7%**	**33.4%**
	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	189,320.8	197,799.7	194,903.8	196,814.4	194,679.0	202,632.9	210,373.9	215,214.5	251,668.5	249,066.8	237,624.4	245,304.9	237,813.6	221,880.7	206,477.4	217,034.0
	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	464,151.4	482,820.9	492,998.6	500,212.9	505,499.5	521,447.4	529,485.8	539,779.5	550,171.9	558,657.9	564,958.0	578,945.6	582,576.1	578,520.7	565,792.7	565,666.0	572,843.3	575,003.9	599,722.8	619,105.8	600,986.1	603,962.3	601,466.9	597,728.9	590,347.5	605,634.5	608,839.6	604,359.7	630,728.7	650,044.6
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%**	**20.7%**	**21.7%**	**24.2%**	**23.6%**	**24.3%**	**23.0%**	**23.4%**	**24.4%**	**24.5%**	**23.7%**	**20.8%**	**17.9%**	**16.9%**	**18.1%**	**19.0%**	**18.7%**
	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	86,678.5	91,814.8	104,439.1	101,026.9	105,961.1	102,807.8	103,226.7	110,074.2	112,139.1	107,969.5	94,019.5	81,688.0	77,703.1	81,156.6	89,599.4	90,761.9
	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	418,853.6	422,342.3	431,387.9	427,649.8	436,408.4	446,526.6	441,748.5	451,263.2	457,716.5	456,408.8	452,328.2	455,735.5	459,311.8	447,577.8	471,271.3	485,667.3
AD04	**Foreign-currency denominated financing to total financing**			**9.9%**	**9.9%**	**11.8%**	**12.8%**	**13.3%**	**13.6%**	**14.1%**	**14.3%**	**13.6%**	**14.4%**	**14.7%**	**14.5%**	**14.5%**	**14.3%**	**14.5%**	**14.8%**	**14.8%**	**15.1%**	**15.8%**	**15.5%**	**15.7%**	**14.7%**	**15.1%**	**15.3%**	**16.5%**	**16.6%**	**19.2%**	**19.1%**	**19.9%**	**20.2%**	**19.7%**	**20.0%**	**18.8%**	**18.6%**	**19.8%**	**18.3%**	**17.1%**	**16.0%**
	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	54,582.8	56,322.0	59,934.0	60,797.2	74,660.5	74,560.4	77,195.8	78,188.3	75,354.6	76,532.7	71,411.3	72,151.5	77,703.1	72,048.4	67,224.6	63,551.4
	Total financing [3]	*NC*	*M*	215,553.5	225,148.9	240,651.4	250,647.9	260,790.1	276,144.5	286,974.8	296,562.7	302,584.5	312,539.3	322,244.3	324,732.2	331,018.8	338,451.1	345,585.6	353,657.1	350,103.2	354,199.2	363,592.2	367,087.4	369,683.8	368,482.5	361,149.4	367,490.0	362,477.7	366,130.8	389,519.2	390,505.8	387,889.6	386,213.8	382,942.7	383,386.1	379,929.8	387,126.4	391,915.3	393,133.2	394,160.0	396,724.3
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%**	**67.5%**	**61.7%**	**62.6%**	**58.2%**	**62.8%**	**62.7%**	**60.7%**	**63.3%**	**64.5%**	**64.1%**	**68.2%**	**73.4%**	**75.0%**	**76.9%**	**85.2%**	**90.7%**
	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	52,129.4	50,025.6	49,150.3	48,980.4	53,252.8	53,939.0	52,603.9	50,341.1	52,268.7	53,233.3	54,905.5	60,530.7	63,191.3	66,518.3	71,484.6	78,871.4
	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	77,185.1	81,123.2	78,523.3	84,111.5	84,850.2	86,020.8	86,681.6	79,468.1	81,052.7	83,066.7	80,514.7	82,413.4	84,290.5	86,542.4	83,870.1	86,965.1
AD06	**Value (or percentage) of *Sharī`ah*-compliant financing by economic activity** [8]																																								
	Value of *Sharī`ah*-compliant financing	*NC*	*M*	208,111.6	217,783.7	233,152.6	243,782.8	258,034.9	274,566.8	285,997.6	296,498.3	303,231.0	313,202.1	322,494.0	326,071.7	332,083.9	339,058.7	345,585.6	353,657.1	350,103.2	354,199.2	363,592.2	367,087.4	369,683.8	368,482.5	361,149.4	367,490.0	362,477.7	366,130.8	389,519.4	390,505.8	387,889.6	386,213.8	382,942.7	383,386.1	379,929.8	387,126.4	391,915.3	393,133.2	394,160.0	396,724.3
	Sectoral distribution																																								
	(a) agriculture, forestry, hunting and fishing	*NC*	*M*	850.7	792.4	176.6	801.8	1,044.1	443.8	390.2	433.9	448.8	404.2	438.2	398.5	445.6	420.5	287.1	473.7	474.6	486.2	370.4	352.4	395.7	373.0	128.5	121.2	69.2	367.5	354.6	378.0	364.1	362.9	339.6	426.9	416.7	414.3	411.7	389.3	389.3	179.1
	(b) mining and quarrying	*NC*	*M*	1,711.4	2,383.8	1,657.7	1,701.3	1,574.5	1,883.7	1,580.4	1,887.9	2,167.7	2,256.5	2,254.3	2,467.5	2,735.9	2,562.2	2,715.4	2,349.2	2,339.5	2,262.4	1,630.9	1,536.6	1,413.8	1,119.7	2,308.4	2,110.4	2,156.0	1,296.2	1,169.6	1,301.8	1,457.4	1,481.6	1,152.9	1,149.7	1,152.6	1,221.4	1,727.4	1,602.0	1,601.4	1,488.3
	(c) manufacturing	*NC*	*M*	7,355.9	6,803.7	12,189.6	7,762.9	9,112.1	9,031.7	9,604.8	10,183.4	9,565.3	11,509.5	11,153.9	11,353.1	11,025.2	10,933.9	10,829.3	11,529.6	11,307.0	11,863.6	11,785.8	11,406.1	11,583.0	10,769.2	8,837.0	9,150.2	10,138.0	10,206.0	10,068.2	9,064.6	9,421.0	9,045.1	9,771.2	10,643.8	11,710.3	11,611.2	12,331.6	12,386.2	12,375.0	12,670.8
	(d) electricity, gas, steam and air-conditioning supply	*NC*	*M*	3,770.9	2,935.7	3,728.5	3,942.8	3,718.0	3,899.5	4,122.1	3,545.7	3,784.0	3,239.4	3,177.4	3,497.6	3,385.2	3,680.6	3,618.3	3,629.1	4,366.7	4,188.2	3,977.7	4,359.9	4,678.8	4,710.0	4,652.6	4,494.1	4,620.2	4,578.4	4,523.8	4,571.8	4,502.0	4,319.7	4,754.0	5,654.7	6,309.7	6,971.2	6,534.6	6,394.4	6,394.4	7,928.3
	(e) water supply; sewerage and waste management	*NC*	*M*	1.0	0.9	1.6	6.3	0.6	199.7	192.1	241.1	233.5	245.0	244.4	227.8	218.1	264.4	194.2	182.4	93.8	112.7	126.4	160.2	152.5	147.4	12.1	69.8	29.9	3.0	120.8	194.2	287.3	368.4	449.6	29.0	25.4	25.8	24.2	460.1	460.1	468.3
	(f) construction	*NC*	*M*	12,419.1	13,033.0	15,692.5	15,427.8	9,324.9	9,563.0	9,816.9	10,517.8	11,094.3	11,463.0	11,669.5	14,273.8	15,023.9	13,119.8	13,664.5	13,868.0	13,251.4	13,208.1	12,785.5	12,747.3	12,720.8	12,633.0	11,532.4	11,362.5	10,908.8	10,565.2	10,245.4	10,357.6	8,482.6	7,761.9	7,487.7	9,102.4	7,950.8	7,811.0	7,049.4	7,087.5	7,058.2	6,510.3
	(g) wholesale and retail trade; repair of motor vehicles and motorcy	*NC*	*M*	20,796.8	38,110.9	27,518.8	30,098.6	22,392.9	23,517.3	27,740.8	30,185.6	29,413.1	29,245.0	31,093.2	30,149.1	29,855.6	29,777.9	29,633.8	33,092.5	23,701.1	25,098.6	27,497.2	26,737.0	26,436.1	26,391.0	25,477.5	26,587.1	23,841.4	22,380.7	21,814.6	21,957.3	20,934.7	20,986.9	18,876.9	18,712.1	17,512.4	18,933.2	19,053.6	18,143.6	18,133.0	19,381.3
	(h) transportation and storage	*NC*	*M*	8,216.6	9,361.1	10,754.4	9,807.7	9,638.9	10,805.3	11,405.8	11,322.9	10,993.6	12,446.0	11,646.6	12,822.9	12,274.0	11,886.9	10,523.5	11,130.3	11,193.1	10,733.2	11,690.4	11,149.3	9,767.3	9,498.2	9,209.6	9,698.4	10,805.0	10,507.2	13,128.8	13,188.5	13,291.7	13,680.1	13,514.4	13,127.8	13,624.0	13,273.7	11,687.8	10,905.0	10,903.4	7,120.4
	(i) accommodation and food service activities	*NC*	*M*	834.7	1,187.9	1,353.8	6,694.5	9,589.0	9,946.6	10,745.8	10,691.8	12,045.8	12,102.0	12,361.2	13,524.6	13,337.8	13,814.5	16,324.7	15,127.9	1,272.4	1,056.3	1,094.5	1,297.9	1,212.2	3,105.1	3,167.6	2,758.1	2,796.5	2,908.8	2,743.6	2,605.4	2,781.1	2,840.9	3,499.7	3,528.2	3,436.8	3,412.5	3,420.3	3,428.9	3,428.9	4,943.9
	(j) information and communication	*NC*	*M*	423.7	842.5	1,431.7	1,666.8	1,383.3	1,126.6	955.9	943.4	963.7	1,110.1	1,147.4	1,039.5	1,194.1	1,021.3	1,008.3	938.8	1,053.7	1,048.9	951.5	947.7	788.8	782.5	655.0	538.3	510.3	746.3	474.5	494.5	438.1	440.0	352.6	655.9	634.1	627.4	788.2	622.4	622.4	1,637.9
	(k) financial and insurance activities	*NC*	*M*	15,753.1	12,229.6	17,472.1	17,571.3	21,348.4	22,181.7	21,463.4	20,798.3	20,981.3	20,505.9	20,322.8	19,910.1	19,290.7	19,840.0	20,994.3	18,520.5	17,785.5	19,374.0	17,799.7	19,188.9	18,735.7	18,278.2	17,402.9	19,548.9	17,514.2	17,713.8	18,545.6	17,511.9	15,207.2	15,178.3	12,105.2	11,780.5	11,154.0	11,648.7	12,205.9	11,510.3	11,522.8	13,235.6
	(l) real estate activities	*NC*	*M*	18,094.6	15,639.2	14,862.3	20,821.2	30,364.1	31,645.9	32,919.9	35,758.3	35,350.8	36,854.9	37,322.0	35,603.4	43,827.8	46,181.4	47,224.3	48,914.4	54,614.7	53,979.5	56,349.4	57,542.6	59,184.7	56,942.2	61,321.4	61,722.5	61,986.3	63,231.9	65,467.6	65,525.5	67,560.0	67,404.1	68,286.7	65,841.7	67,294.5	65,769.6	65,089.5	63,568.9	63,529.9	62,214.9
	(m) professional, scientific and technical activities	*NC*	*M*	1,138.4	850.6	1,180.6	866.5	1,476.8	1,438.6	5,208.1	4,555.8	5,496.9	4,509.7	6,972.4	4,469.6	2,770.0	5,003.8	5,307.8	6,648.6	4,910.4	2,606.0	2,519.1	2,556.1	2,248.7	3,212.5	2,292.1	2,227.7	2,013.7	1,956.4	1,874.6	1,642.6	1,673.6	1,627.7	1,567.8	1,511.4	1,410.7	1,252.8	907.3	1,790.2	1,790.2	2,004.3
	(n) administrative and support service activities	*NC*	*M*	2,494.3	3,736.1	6,291.2	3,456.4	2,344.9	3,162.9	1,788.7	2,623.2	1,302.7	1,279.4	1,440.5	3,144.1	1,732.5	3,295.9	3,355.2	3,368.7	3,087.3	3,485.1	3,019.4	2,719.6	3,727.1	4,211.1	2,796.2	2,171.9	1,584.4	2,014.9	1,726.2	1,145.0	460.2	96.8	35.8	58.5	465.6	2,557.3	2,745.1	2,985.6	2,985.6	3,646.7
	(o) public administration and defense; compulsory social security	*NC*	*M*	19,126.1	10,630.8	9,457.3	8,136.6	8,340.1	10,598.7	10,016.3	9,226.3	10,030.3	9,421.8	9,956.0	10,511.5	9,523.8	8,251.0	8,775.1	9,902.7	10,756.8	10,568.5	10,863.9	12,443.4	13,109.7	12,939.5	11,762.8	14,179.5	15,508.3	18,898.6	37,201.4	36,850.0	35,937.7	35,041.3	33,419.1	32,422.6	25,055.6	28,283.8	31,781.0	32,616.1	32,616.1	31,919.0
	(p) education	*NC*	*M*	899.4	1,494.5	3,207.5	3,227.9	3,957.9	5,609.9	3,753.7	3,126.1	3,237.3	3,541.5	3,374.0	3,612.3	3,992.6	4,126.9	4,063.0	3,623.4	4,139.0	4,104.4	3,773.2	3,238.7	2,936.3	3,099.9	2,666.2	2,984.8	2,750.9	2,571.0	2,615.5	2,728.9	2,760.5	2,720.0	2,871.5	3,113.9	3,222.6	3,757.0	4,143.0	4,358.2	4,358.2	4,819.0
	(q) human health and social work activities	*NC*	*M*	1,294.8	1,185.7	1,377.4	954.7	1,582.1	1,489.4	1,423.2	2,236.3	2,989.4	3,776.8	3,835.7	4,873.8	4,513.9	4,640.5	5,135.4	5,234.8	5,363.4	5,983.7	7,296.4	6,861.1	6,501.7	6,648.0	8,179.9	8,308.3	8,435.7	7,278.0	7,727.6	7,757.0	7,974.5	8,292.0	8,265.3	8,141.3	7,520.4	7,265.1	7,614.0	6,139.9	6,139.9	6,318.7
	(r) arts, entertainment and recreation	*NC*	*M*	287.4	262.7	294.3	411.2	2,201.8	2,541.1	2,718.4	2,342.5	3,429.3	3,450.8	4,125.4	4,155.4	4,251.9	4,922.0	3,856.6	2,957.1	4,689.6	4,923.4	4,944.6	5,015.0	5,666.3	3,701.9	4,121.6	4,054.1	2,906.4	3,794.0	3,452.0	3,462.9	3,260.6	1,196.8	1,203.4	1,199.9	1,211.3	1,223.3	1,212.6	1,228.0	1,228.0	1,268.8
	(s) other service activities (export)	*NC*	*M*	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	12,203.1	14,984.0	16,157.6	14,328.7	17,917.4	20,141.9	13,402.7	11,308.7	11,935.9	12,393.2	13,436.1	12,765.6	13,896.5	15,460.8	16,518.6	14,950.2	14,662.9	12,728.4	14,623.7	14,940.3	16,071.9	14,974.5
	(t) activities of households as employers	*NC*	*M*	8,250.6	9,980.4	12,327.4	11,714.9	12,119.4	11,495.7	11,591.9	11,400.8	16,056.1	16,462.9	15,104.6	16,402.8	14,912.0	15,241.6	13,540.1	13,790.0	13,734.5	13,611.3	14,232.2	15,672.4	13,734.6	13,726.2	13,213.3	16,838.7	14,176.5	10,380.0	10,889.6	11,822.7	11,643.5	11,702.0	12,273.0	13,888.4	14,557.0	15,514.6	10,384.9	5,969.2	5,967.8	13,089.4

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4
	(t*) other financing of households		NC	M	79,397.8	81,338.1	85,916.7	91,291.9	96,555.7	102,163.9	107,751.6	112,517.4	111,702.7	115,559.6	119,496.7	117,921.3	121,555.9	122,913.8	124,142.6	125,258.5	125,717.8
	(u) activities of extraterritorial organisations and bodies		NC	M	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
	(u*) financing to nonresidents		NC	M	4,994.3	4,984.2	6,260.7	7,419.8	9,965.3	11,821.9	10,807.4	11,959.9	11,944.4	13,818.2	15,357.9	15,712.9	16,217.5	17,159.8	20,392.4	23,117.0	24,047.8
AD07	**Value (or percentage) of gross NPF by economic activities**																				
	Value of gross NPF [2]		NC	M	14,183.9	20,878.5	21,691.9	14,656.1	19,553.4	19,012.2	19,035.9	19,614.0	20,042.6	19,840.8	19,928.4	19,507.6	21,250.6	21,309.9	21,364.9	21,936.7	18,459.0
	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 motorcy				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(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 / Tawwaruq				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisnā`				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijārah/Ijārah Muntahia Bittamlīk				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Muḍārabah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mushārakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Mushārakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakālah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qarḍ Hassan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
	(t*) other financing of households	125,439.2	127,473.9	129,323.0	128,314.4	128,523.7	130,081.5	129,048.5	129,583.8	133,402.9	132,672.2	134,718.3	132,854.5	132,785.8	133,030.3	133,966.1	134,733.6	136,599.7	143,672.1	151,718.6	151,700.1	150,474.6
	(u) activities of extraterritorial organisations and bodies	230.2	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
	(u*) financing to nonresidents	24,851.7	27,252.3	27,503.5	28,458.0	27,528.2	27,928.2	28,206.3	28,206.3	28,936.8	29,267.1	30,461.7	32,700.8	33,420.7	33,167.4	33,481.1	35,868.8	36,224.4	34,507.4	34,888.5	34,883.4	30,430.2
AD07	**Value (or percentage) of gross NPF by economic activities**																					
	Value of gross NPF [2]	17,997.9	18,309.4	18,843.1	17,765.9	18,858.1	17,321.8	17,615.0	19,652.5	22,045.0	24,805.2	25,859.7	26,655.7	27,375.2	27,859.2	27,623.3	26,823.8	26,190.1	26,448.8	27,634.8	27,262.4	27,064.6
	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 motorcy	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(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 / Tawwaruq	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisnā`	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijārah/Ijārah Muntahia Bittamlīk	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Muḍārabah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mushārakah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Mushārakah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakālah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qarḍ Hassan	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(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
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**
	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
	Number of ATMs	n.a	G	1560	...	...	...	1677	...	...	...	1,815	...	...	...	1,864	...	...	...	1,860
ST02	**Number of employees**	n.a	G	**7,302**	**7,428**	**7,388**	**7,649**	**8,509**	**8,757**	**8,883**	**8,828**	**9,318**	**9,054**	**8,971**	**8,489**	**8,366**	**8,516**	**8,513**	**8,423**	**8,419**
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**	**464,151.4**	**482,820.9**	**492,998.6**	**500,212.9**	**505,499.5**	**521,447.4**	**529,485.8**	**539,779.5**	**550,171.9**
	Total *Sharī`ah*-compliant financing (excluding interbank financing)	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
	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
	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
	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
	All other assets	NC	M	96,240.9	98,597.6	92,742.0	88,133.2	81,571.2	85,746.7	84,074.8	86,003.7	90,079.6	96,573.7	94,590.7	91,636.9	94,038.6	101,328.1	98,821.9	105,156.1	116,605.7
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**
	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
	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
	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
	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
	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
	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
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**
	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
	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
	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
	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
ST06	**Earnings before taxes and *Zakat***	NC	M	**3,869.9**	**1,317.5**	**2,982.1**	**4,555.4**	**6,389.6**	**1,765.2**	**3,717.7**	**5,529.5**	**7,080.1**	**1,709.3**	**3,559.2**	**5,206.6**	**7,044.5**	**2,052.0**	**4,261.8**	**6,195.7**	**8,440.4**
				0.0	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*0.0*	*-0.1*	*0.1*	*0.0*	*0.2*	*-0.1*	*0.0*	*0.2*	*0.1*	*0.2*
ST07	**Value (or percentage) of financing by type of *Sharī`ah*-compliant contract [9]**																			
	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
	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
	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
	Istisnā`			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijārah / Ijārah Muntahia Bittamlīk			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Muḍārabah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mushārakah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Mushārakah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakālah			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qarḍ Hassan			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST08	**Assets held by domestic systemically important Islamic banks**			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
ST01	**Number of Islamic banks**	**8**	**8**	**8**	**8**	**8**	**8**	**8**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**9**	**8**	**8**
	Number of domestic branch offices	290	288	287	285	276	273	271	272	264	249	236	232	232	220	215	212	212	212	212	210	209
	Number of ATMs	...	...	...	1,855	...	...	...	1,824	...	...	...	1,546	...	...	...	1,571	...	...	...	1,584	
ST02	**Number of employees**	**8,673**	**8,764**	**8,828**	**8,859**	**8,797**	**8,415**	**8,209**	**8,341**	**7,587**	**7,346**	**7,121**	**7,168**	**7,086**	**7,075**	**7,032**	**7,060**	**7,133**	**7,269**	**7,450**	**7,648**	**7,774**
ST03	**Total assets**	**558,657.9**	**564,958.0**	**578,945.6**	**582,576.1**	**578,520.7**	**565,792.7**	**565,666.0**	**572,843.3**	**575,003.9**	**599,722.8**	**619,105.8**	**600,986.1**	**603,962.3**	**601,466.9**	**597,728.9**	**590,347.5**	**605,634.5**	**608,839.6**	**604,359.7**	**630,728.7**	**650,044.6**
	Total *Sharī`ah*-compliant financing (excluding interbank financing)	358,035.4	367,501.5	370,895.5	373,693.8	372,289.5	364,858.8	367,490.0	366,043.9	369,796.8	393,282.9	394,332.4	391,849.5	390,336.4	387,231.7	386,478.6	383,044.3	390,402.5	395,359.6	396,649.5	397,738.1	400,269.8
	Sukūk holdings	42,284.1	45,928.8	48,800.8	50,990.2	52,501.3	52,129.4	50,025.6	49,150.3	48,980.4	53,252.8	53,939.0	52,603.9	50,341.1	52,268.7	53,233.3	54,905.5	60,530.7	63,191.3	66,518.3	71,484.6	78,871.4
	Other *Sharī`ah*-compliant securities	12,717.6	12,019.3	11,804.6	12,403.3	12,226.5	11,225.4	10,958.4	11,602.1	13,401.3	11,655.4	11,636.3	11,410.6	15,782.4	17,021.6	16,939.6	16,992.2	18,149.0	19,222.1	18,506.9	19,500.6	19,026.4
	Interbank financing	26,945.5	26,559.1	33,776.4	31,543.0	27,664.2	26,797.9	21,269.3	25,099.2	27,286.8	24,393.5	30,427.7	17,330.4	18,573.1	18,660.2	17,555.2	17,992.7	19,401.7	23,373.9	20,910.8	22,000.5	21,879.0
	All other assets	118,675.3	112,949.3	113,668.3	113,945.8	113,839.2	110,781.2	115,922.7	120,947.8	115,538.6	117,138.2	128,770.4	127,791.7	128,929.3	126,284.7	123,522.2	117,412.8	117,150.6	107,692.7	101,774.2	120,004.9	129,998.0
ST04	**Total funding/liabilities and equities**	**558,658.0**	**564,958.0**	**578,945.5**	**582,576.1**	**578,520.7**	**565,792.7**	**565,666.0**	**572,843.3**	**575,003.9**	**599,722.8**	**619,105.8**	**600,986.1**	**603,962.3**	**601,466.9**	**597,728.9**	**590,347.5**	**605,634.5**	**608,839.6**	**604,359.7**	**630,728.7**	**650,044.6**
	Profit-sharing investment accounts (PSIA)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (*Murābahah*, Commodity *Murābahah* etc.)	266,852.0	260,515.4	281,947.3	281,090.4	278,913.2	280,648.6	294,152.0	300,128.4	299,243.6	288,832.3	304,307.0	293,557.2	302,322.9	302,934.5	308,207.7	300,340.2	299,344.4	303,490.0	292,986.4	309,560.9	321,982.9
	Nonrenumerative funding (current account, *Wadī`ah*)	129,439.2	131,778.2	118,610.5	120,453.7	122,796.7	110,961.4	101,312.9	101,885.3	100,868.4	118,020.8	110,830.0	116,826.7	119,387.5	125,227.7	120,482.0	122,431.2	127,751.4	127,180.9	125,949.2	130,312.2	131,284.5
	Sukūk issued	26,252.5	28,083.2	29,911.7	28,075.3	27,244.0	27,243.6	26,877.2	29,374.2	27,537.9	29,555.2	31,389.5	31,364.8	29,552.9	29,554.3	27,719.1	29,556.7	28,639.7	28,641.1	28,642.2	31,398.3	32,399.7
	Other *Sharī`ah*-compliant securities issued	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	0.0		
	Interbank funding/liabilities	28,377.8	28,039.8	26,922.4	33,808.9	30,920.6	32,000.4	24,143.8	21,129.6	23,373.9	41,235.3	47,612.1	30,056.4	31,658.4	22,617.4	20,258.2	15,895.6	20,079.7	24,698.6	28,458.6	26,680.9	27,386.0
	All other liabilities	41,642.6	43,383.3	43,200.6	41,311.0	42,985.9	40,063.4	40,596.8	40,623.5	44,090.8	40,556.2	42,051.3	42,993.9	44,294.2	43,385.6	41,360.0	41,496.5	50,677.5	43,881.8	45,167.1	47,092.2	52,430.7
	Capital and reserves	66,093.9	73,158.1	78,353.0	77,836.8	75,660.3	74,875.3	78,583.3	79,702.3	79,889.3	81,523.0	82,915.9	86,187.1	76,746.4	77,747.4	79,701.9	80,627.3	79,141.8	80,947.2	83,156.2	85,684.2	84,560.8
ST05	**Total revenues**	**6,408.5**	**13,104.2**	**20,179.8**	**27,626.4**	**7,559.0**	**15,237.8**	**22,582.1**	**30,045.2**	**7,421.1**	**13,375.1**	**19,319.8**	**25,157.5**	**5,488.5**	**11,083.7**	**16,949.5**	**22,497.8**	**5,727.2**	**11,796.9**	**18,770.9**	**27,079.1**	**8,786.5**
	Financing based	4,942.8	10,171.5	15,673.0	21,548.1	5,788.0	11,556.0	17,167.9	22,769.9	5,136.3	9,840.8	14,302.1	18,654.5	4,097.7	8,265.5	12,555.7	16,698.3	4,132.0	8,664.4	14,279.2	20,911.4	7,220.0
	Investment based (*Sukūk*, other *Sharī`ah*-compliant securities etc.)	378.7	750.8	1,173.1	1,535.4	542.5	1,204.1	1,303.2	1,618.6	1,335.7	818.9	1,364.7	1,801.7	335.9	745.4	1,113.0	1,447.9	402.6	768.1	1,141.3	1,614.3	458.4
	Fee based	631.9	1,354.6	2,127.6	3,010.0	685.4	1,418.7	1,916.2	3,141.7	381.3	767.0	1,183.1	1,581.7	412.5	841.3	1,251.8	1,708.6	529.7	1,014.0	1,388.3	2,010.6	412.0
	Other	455.1	827.3	1,206.1	1,532.9	543.1	1,059.0	2,194.8	2,515.0	567.8	1,948.4	2,469.9	3,119.6	642.4	1,231.5	2,029.0	2,643.0	662.9	1,350.4	1,962.1	2,542.8	696.1
ST06	**Earnings before taxes and *Zakat***	**2,333.4**	**4,869.5**	**7,255.3**	**9,886.5**	**2,657.8**	**2,526.3**	**4,835.8**	**6,651.0**	**1,718.4**	**3,023.7**	**4,562.3**	**5,122.6**	**1,862.4**	**3,914.7**	**6,044.7**	**8,146.6**	**2,588.9**	**5,189.9**	**8,170.0**	**10,970.7**	**3,362.5**
		-0.1	*0.0*	*0.1*	*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*
ST07	**Value (or percentage) of financing by type of *Sharī`ah*-compliant contract [9]**																					
	Total financing	353,983.5	363,615.3	367,114.9	369,664.1	368,585.9	362,464.5	365,020.3	363,468.1	366,886.9	390,671.9	391,552.3	389,078.5	387,812.8	384,790.3	383,445.7	379,920.8	387,691.6	392,340.5	394,064.4	395,591.9	398,610.0
	Murābahah	224,710.8	232,327.3	235,301.2	237,896.1	238,719.0	232,072.7	234,200.6	232,881.2	236,599.2	260,904.4	259,766.4	255,944.8	254,744.0	251,984.4	247,511.8	242,876.8	248,671.4	252,068.4	251,171.0	250,540.2	250,535.0
	Commodity Murābahah/ Tawwaruq				...	...	...															
	Salam	129,272.7	131,288.0	131,813.7	131,768.0	129,866.9	130,391.8	130,819.7	130,586.9	130,287.7	129,767.5	131,785.9	133,133.7	133,068.8	132,805.9	135,933.9	137,044.0	139,020.2	140,272.1	142,893.4	145,051.7	148,075.0
	Istisnā`	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijārah / Ijārah Muntahia Bittamlīk	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Muḍārabah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mushārakah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Mushārakah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakālah	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qarḍ Hassan	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST08	**Assets held by domestic systemically important Islamic banks**	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: ***Central Bank of the 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 Central Bank of the UAE enhanced its reporting of Non-Performing Loans (NPL) for the UAE banking system in 2019 to align its methodology with international best practices, in consultation with the International Monetary Fund. Under its previous reporting methodology, the UAE banking sector's NPL ratio was overstated compared to other jurisdictions, due to the inclusion of interest in suspense.

3 The data refers to Gross Lending as per banking return form (BRF) 1.Interest in suspense have been deducted from Gross Lending effective from June 2019 report compilation(including historical data series) as per the new NPL calculation methodology adopted by the CBUAE.

4 Total amount of NPL reduced by Provisions (Specific Provision & Unallocated Provision for bad and doubtful debts). Revised to align with the revised NPL calculation methodology adopted by CBUAE in the year 2019 in consultation with IMF to follow international best practices.

5 Specific Provision & Unallocated Provision for bad and doubtful debts. Excludes interest in suspense & general provision. Revised to align with the new NPL calculation methodology adopted by CBUAE in 2019 in consultation with IMF to enhance reporting on NPL following international best practices.

6 Operating Costs indicates Sum of (Interest and Finance expenses paid , Staff Expenses , Premises Expenses , IT Expenses , Outsourcing Expenses and Other Operating Expenses- **Annualised Value** . Revised in Dec 2020 report (Including historical data)by excluding net impairment charges to comply with latest IFSB Compilation Guide 2019.

7 Data series on financing to private sector includes only financing to private corporates. Excludes financing to retail sector

8 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.Interest in suspense have been deducted from total financing by economic activity as per the new NPL calculation methodology adopted by the CBUAE.

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

PSIFI metadata codes for Islamic Banks

Column	Metadata Code	Description
Basel Version	Basel I	Basel I
	Basel II	Basel II
	Basel III	Basel III
	Mixed	Mixed Basel (Specify in metadata)
IFSB Formula	IFSB Std	IFSB Standard
	IFSB SD	IFSB Supervisory Discretion
	O	Others (Specify in Metadata)
Periodicity	A	Annual
	S	Semiannual
	Q	Quarterly
	M	Monthly
	O	Other (Specify in metadata)
Currency	NC	National currency
	SDR	Special drawing rights
	USD	U.S. dollar
	O	Other (Specify in metadata)
Units	B	Billions
	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc…)
Data Source	Sup	Supervisory
	Fin	Financial Accounts
	MFS	Monetary and Financial Statistics
	NA	National accounts
	O	Other (Specify in metadata)
Consolidation	CBDC	Cross-border domestically controlled basis
	CBDI	Cross-border domestically incorporated
	DC	Domestically consolidated (DC) data
	O	Other (specify in metadata)
Aggregation	IIFSS	Stand-alone Islamic banks, and Islamic subsidiaries of conventional banks (domestic and foreign control)
	O	Other (Specify in metadata)
Structure	B	Bank as separate corporation
	C	Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries)
	HC	Holding company
	W	Islamic Window or Islamic banking branch of conventional bank
	O	Other (specify in metadata)
Control	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
	O	Other (Specify in metadata)
Accounting Standard	AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) - Accounting, Auditing & Governance Standard
	IFRS	International Financial Reporting Standards
	GAAP	Generally Accepted Accounting Principles
	O	Others (Specify in Metadata)
Shariah-Compliant	SC	Shariah-compliant
	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
Reporting status	blank	New data
	R	Revised
	E	Estimated
	I	Incomplete
	S	Survey
	P	Preliminary
	RB	Rebased (Specify new base in metadata)
Break-in-series	B	Break in series (Specify in metadata)
	G	Gap in series (no data for designated period)
Data period	yyyyA	Year and annual designator (2014A)
	yyyyQ#	Year and quarter designator (2014Q2)
	yyyyM#	Year and month designator (2014M3)
	O	Other (specify in metadata)