

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

Country: <i>United Arab Emirates</i>		Starting Period: 2021 Q4		Ending Period: 2022Q4					
Time period covered :		Core Prudential Islamic Financial Indicators (PIFIs)							
Code	Indicator	Standard	Currency	Units	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4
End-of-period exchange rate (National Currency / USD):					3.6725	3.6725	3.6725	3.6725	3.6725
Capital Adequacy : Basel Standard									
CP01a	CAR								
	Total regulatory capital	(select standard)	select currency	(select unit)					
	Risk-weighted assets (RWA)	(select standard)	select currency	(select unit)					
CP02a	Tier 1 capital to RWA								
	Tier 1 capital	(select standard)	select currency	(select unit)					
	RWA	(select standard)	select currency	(select unit)					
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)								
	CET1 capital		(select currency)	(select unit)					
	RWA		(select currency)	(select unit)					
Capital Adequacy: IFSB Formula									
CP01b	CAR (IFSB)								
	Total regulatory capital	(select standard)	select currency	(select unit)					
	RWA	(select standard)	select currency	(select unit)					
CP02b	Tier 1 capital to RWA (IFSB)								
	Tier 1 capital	(select standard)	select currency	(select unit)					
	RWA	(select standard)	select currency	(select unit)					
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB) (fill only if IFSB-15 has been adopted)								
	CET1 capital	(select standard)	select currency	(select unit)					
	RWA	(select standard)	select currency	(select unit)					
Asset Quality									
CP04	Gross nonperforming financing (NPF) ratio				10.6%	9.7%	9.6%	9.0%	8.5%
	NPF ²		NC	M	13,153.6	13,070.8	13,176.9	12,814.1	11,408.5
	Total financing ³		NC	M	123,574.0	134,944.8	136,734.2	141,820.4	134,543.2
CP05	Net nonperforming financing (net NPF) to capital								
	Net NPF		NC	(select unit)					
	Total regulatory capital		NC	(select unit)					
CP06	Provisions for gross nonperforming financing (NPF)				48.9%	51.0%	51.9%	54.2%	57.5%
	Provisions ⁴		NC	M	6,427.9	6,666.5	6,836.2	6,947.8	6,557.8
	NPF ²		NC	M	13,153.6	13,070.8	13,176.9	12,814.1	11,408.5
Earnings									
CP07	Return on assets (ROA)				1.0%	1.8%	1.7%	2.0%	1.8%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	1,909.4	3,510.8	3,457.0	4,201.6	3,878.5
	Total assets ⁵		NC	M	184,761.4	195,886.8	205,747.7	213,412.0	215,802.3
CP08	Return on equity (ROE)				17.3%	30.3%	30.1%	45.9%	53.8%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	1,909.4	3,510.8	3,457.0	4,201.6	3,878.5
	Equity ⁵		NC	M	11,016.6	11,570.5	11,483.6	9,146.4	7,212.7
CP09	Net profit margin				31.1%	58.3%	51.8%	53.8%	47.4%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	1,909.4	3,510.8	3,457.0	4,201.6	3,878.5
	Gross income		NC	M	6,145.6	6,018.8	6,672.4	7,807.1	8,180.5
CP10	Cost to income				35.2%	29.5%	30.1%	33.1%	39.8%
	Operating costs		select currency	(select unit)	2,162.7	1,778.4	2,006.8	2,587.7	3,256.3
	Gross income		select currency	(select unit)	6,145.6	6,018.8	6,672.4	7,807.1	8,180.5
Leverage									
CP11	Capital to assets (balance sheet definition)								
	Tier 1 capital		select currency	(select unit)					
	Total assets		select currency	(select unit)					
CP12	Leverage (regulatory definition)								
	Tier 1 capital		select currency	(select unit)					
	Exposure		select currency	(select unit)					
Liquidity									
CP13	Liquid assets ratio								
	Liquid assets		select currency	(select unit)					
	Total assets		select currency	(select unit)					
CP14	Liquid assets to short-term liabilities								
	Liquid assets		select currency	(select unit)					
	Short-term liabilities		select currency	(select unit)					
CP15	Liquidity coverage ratio (LCR)								
	Stock of Shari'ah-compliant high quality liquid assets		select currency	(select unit)					
	Total net cash outflows over the next 30 calendar days		select currency	(select unit)					
CP16	Net stable funding ratio (NSFR)								
	Available stable funding (ASF)		select currency	(select unit)					
	Required stable funding (RSF)		select currency	(select unit)					
Sensitivity to Market Risk; Other									
CP17	Net foreign exchange open position to capital								
	Net FX open position		select currency	(select unit)					
	Total regulatory capital		select currency	(select unit)					
CP18	Large exposures to capital								
	Value of large exposures		select currency	(select unit)					
	Total regulatory capital (or balance sheet capital)		select currency	(select unit)					
CP19	Growth of financing to private sector				-10.7%	-12.9%	-13.1%	-6.7%	-9.8%
	Total financing at end of current period		NC	M	63,436.1	62,377.4	59,973.7	61,559.9	57,192.2
	Total financing at end of same period in previous year		NC	M	71,033.8	71,600.1	69,002.3	65,994.5	63,436.1
Additional Prudential Islamic Financial Indicators (PIFIs)									
Code	Indicator		Currency	Units	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4
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		select currency	(select unit)					
	Total income from assets funded by PSIA		select currency	(select unit)					
AD02	Total off-balance sheet items to total assets				31.6%	28.6%	27.0%	26.6%	27.8%
	Off-balance sheet items		NC	M	60,108.9	57,645.9	56,535.6	57,711.7	59,713.5
	Total assets		NC	M	189,918.7	201,854.9	209,640.5	217,183.5	214,421.1
AD03	Foreign-currency denominated funding to total funding				36.7%	36.6%	34.2%	31.9%	32.1%
	FX funding		NC	M	38,814.7	39,277.9	37,442.3	34,993.3	35,634.4
	Total funding		NC	M	105,864.9	107,269.7	109,430.0	109,718.2	111,111.5
AD04	Foreign-currency denominated financing to total financing				27.2%	25.1%	23.4%	24.8%	23.6%
	FX financing		NC	M	33,617.3	33,813.0	32,010.6	35,211.5	31,808.2
	Total financing ³		NC	M	123,574.0	134,944.8	136,734.2	141,820.4	134,543.2

Code	Indicator	Standard	Currency	Units	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4
AD05	Value of Sukūk holdings to capital								
	Sukūk holdings		select currency	(select unit)					
	Total regulatory capital		select currency	(select unit)					
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity								
	Value of Shari'ah-compliant financing		select currency	(select unit)					
	Sectoral distribution								
	(a) agriculture, forestry, hunting and fishing		select currency	(select unit)					
	(b) mining and quarrying		select currency	(select unit)					
	(c) manufacturing		select currency	(select unit)					
	(d) electricity, gas, steam and air-conditioning supply		select currency	(select unit)					
	(e) water supply; sewerage and waste management		select currency	(select unit)					
	(f) construction		select currency	(select unit)					
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		select currency	(select unit)					
	(h) transportation and storage		select currency	(select unit)					
	(i) accommodation and food service activities		select currency	(select unit)					
	(j) information and communication		select currency	(select unit)					
	(k) financial and insurance activities		select currency	(select unit)					
	(l) real estate activities		select currency	(select unit)					
	(m) professional, scientific and technical activities		select currency	(select unit)					
	(n) administrative and support service activities		select currency	(select unit)					
	(o) public administration and defense; compulsory social security		select currency	(select unit)					
	(p) education		select currency	(select unit)					
	(q) human health and social work activities		select currency	(select unit)					
	(r) arts, entertainment and recreation		select currency	(select unit)					
	(s) other service activities (export)		select currency	(select unit)					
	(t) activities of households as employers		select currency	(select unit)					
	(*) other financing of households		select currency	(select unit)					
	(u) activities of extraterritorial organisations and bodies		select currency	(select unit)					
	(u*) financing to nonresidents		select currency	(select unit)					
AD07	Value (or percentage) of gross NPF by economic activities								
	Value of gross NPF		select currency	(select unit)					
	Economic activity								
	(a) agriculture, forestry, hunting and fishing		select currency	(select unit)					
	(b) mining and quarrying		select currency	(select unit)					
	(c) manufacturing		select currency	(select unit)					
	(d) electricity, gas, steam and air-conditioning supply		select currency	(select unit)					
	(e) water supply; sewerage and waste management		select currency	(select unit)					
	(f) construction		select currency	(select unit)					
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		select currency	(select unit)					
	(h) transportation and storage		select currency	(select unit)					
	(i) accommodation and food service activities		select currency	(select unit)					
	(j) information and communication		select currency	(select unit)					
	(k) financial and insurance activities		select currency	(select unit)					
	(l) real estate activities		select currency	(select unit)					
	(m) professional, scientific and technical activities		select currency	(select unit)					
	(n) administrative and support service activities		select currency	(select unit)					
	(o) public administration and defense; compulsory social security		select currency	(select unit)					
	(p) education		select currency	(select unit)					
	(q) human health and social work activities		select currency	(select unit)					
	(r) arts, entertainment and recreation		select currency	(select unit)					
	(s) other service activities (export)		select currency	(select unit)					
	(t) activities of households as employers		select currency	(select unit)					
	(*) other financing of households		select currency	(select unit)					
	(u) activities of extraterritorial organisations and bodies		select currency	(select unit)					
	(u*) financing to nonresidents		select currency	(select unit)					
AD08	Value (or percentage) of returns by major type of Shari'ah-compliant contract								
	Total returns		select currency	(select unit)					
	Murābahah		select currency	(select unit)					
	Commodity Murābahah / Tawwaruq		select currency	(select unit)					
	Salam		select currency	(select unit)					
	Istisnā'		select currency	(select unit)					
	Ijārah/Ijārah Muntahia Bittamlik		select currency	(select unit)					
	Mudārabah		select currency	(select unit)					
	Mushārakah		select currency	(select unit)					
	Diminishing Mushārakah		select currency	(select unit)					
	Wakālah		select currency	(select unit)					
	Qard Hassan		select currency	(select unit)					
	Others (please specify) ¹		select currency	(select unit)					
	(i)		select currency	(select unit)					
	(ii)		select currency	(select unit)					
	(iii)		select currency	(select unit)					
	Others		select currency	(select unit)					
Structural Islamic Financial Indicators (SIFIs)									
Code	Indicator		Currency	Units	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4
ST01	Number of Islamic banking windows		n.a	G					
	Number of domestic branch offices		n.a	G					
ST02	Number of employees		n.a	G					
ST03	Total assets	NC	M		189,918.7	201,854.9	209,640.5	217,183.5	214,421.1
	Total Shari'ah-compliant financing (excluding interbank financing)	NC	M		125,714.7	137,171.5	138,975.5	144,126.4	136,879.9
	Sukūk holdings	NC	M		37,377.3	34,742.1	33,066.4	32,541.7	34,031.6
	Other Shari'ah-compliant securities	NC	M		7.6	7.6	129.2	125.5	125.1
	Interbank financing	NC	M		8,518.3	11,521.2	21,109.9	27,248.7	30,011.2
	All other assets	NC	M		18,300.8	18,412.5	16,359.5	13,141.2	13,373.3
ST04	Total funding/liabilities and equities	NC	M		189,918.7	201,854.9	209,640.5	217,183.5	214,421.1
	Profit-sharing investment accounts (PSIA)	NC	M		49,120.1	51,163.5	58,101.3	60,874.0	64,919.6
	Other remunerative funding (Murābahah, Commodity Murābahah etc.)	NC	M		19,732.5	16,999.7	13,972.8	9,116.0	7,154.7
	Nonremunerative funding (current account, Wadi'ah)	NC	M		25,717.6	26,374.1	24,790.9	27,398.6	26,693.0
	Sukūk issued	NC	M		11,294.7	12,732.2	12,565.0	12,329.5	12,344.2
	Other Shari'ah-compliant securities issued	NC	M		0.0	0.0	0.0	0.0	0.0
	Interbank funding/liabilities	NC	M		8,047.7	5,456.7	9,596.9	9,414.1	10,803.7
	All other liabilities	NC	M		64,257.9	77,735.9	79,039.1	91,333.0	84,798.9
	Capital and reserves	NC	M		11,748.2	11,392.8	11,574.5	6,718.3	7,707.0
ST05	Total revenues	NC	M		6,145.6	1,504.6	3,336.2	5,855.3	8,180.5

Code	Indicator	Standard	Currency	Units	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4
	Financing based		NC	M	4,108.7	1,032.9	2,225.2	3,817.2	5,691.5
	Investment based (Sukuk, other Shari'ah-compliant securities etc.)		NC	M	1,213.6	310.2	631.5	1,011.4	1,456.0
	Fee based		NC	M	487.6	111.1	268.9	581.8	883.4
	Other		NC	M	335.7	50.4	210.6	444.9	149.6
ST06	Earnings before taxes and Zakat		NC	M					
ST07	Value (or percentage) of financing by type of Shari'ah-compliant contract								
	Total financing		select currency	(select unit)					
	Murabahah		select currency	(select unit)	6.9%	13.8%	15.6%	16.3%	15.9%
	Commodity Murabahah/ Tawwaruq		select currency	(select unit)	47.3%	44.1%	44.1%	45.3%	44.1%
	Salam		select currency	(select unit)	3.5%	3.1%	3.0%	2.9%	2.9%
	Istisna'		select currency	(select unit)	12.1%	11.3%	10.7%	9.5%	10.6%
	Ijarah / Ijarah Muntahia Bittamlik		select currency	(select unit)	27.1%	25.0%	24.2%	23.6%	23.7%
	Mudharabah		select currency	(select unit)	0.7%	0.3%	0.3%	0.3%	0.4%
	Musharakah		select currency	(select unit)	0.03%	0.2%	0.2%	0.0%	0.1%
	Diminishing Musharakah		select currency	(select unit)	0.0%	0.0%	0.0%	0.0%	0.0%
	Wakalah		select currency	(select unit)	1.2%	1.1%	1.0%	0.9%	1.2%
	Qard Hassan		select currency	(select unit)	0.2%	0.3%	0.2%	0.2%	0.2%
	Others (please specify) ¹		select currency	(select unit)	1.0%	0.8%	0.8%	1.0%	0.8%
	(i)		select currency	(select unit)					
	(ii)		select currency	(select unit)					
	(iii)		select currency	(select unit)					
	Others		select currency	(select unit)					
ST08	Assets held by domestic systemically important Islamic windows		select currency	(select unit)					
	Central Bank of the UAE								

Note:

n.a Not applicable

(...) Indicates the data is not available

¹ Compilers are requested to report the values from other types of Shari'ah-compliant contracts, if any, by extending the list (for example, Bai Ajil, Bai Bithaman Ajil (BBA), Ju'alah etc.). Thereafter, the 'Other' category covers the remaining amount.

² NPF - Net off Profit in Suspense

³ Total Financing - Net off Profit in Suspense

⁴ Provisions - Consists of Specific Provisions & Other unallocated provisions for impaired assets

⁵ Total Assets & Equity considered for ROA & ROE are average of last two quarters

PSIFI metadata code for Islamic windows of conventional banks

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