

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

Country:		United Arab Emirates												
Time period covered :		Starting Pe 2013A						Ending Period: 2016Q1						
Core Prudential Islamic Financial Indicators (PIFIs)														
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
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
Capital Adequacy : Basel Standard														
CP01a	CAR				17.6%	16.8%	16.7%	15.8%	15.8%	16.2%	15.9%	15.8%	15.6%	15.4%
	Total regulatory capital	Basel II	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
	Risk-weighted assets (RWA)	Basel II	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
CP02a	Tier 1 capital to RWA		NC	M	16.7%	15.9%	15.8%	15.1%	15.0%	15.4%	15.1%	15.1%	14.9%	14.7%
	Tier 1 capital	Basel II	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
	RWA	Basel II	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
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...
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%
	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
	Total financing ¹		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
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%
	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
	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
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%
	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
	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
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%
	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	6,837.2
	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
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%
	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	6,837.2

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Equity	i	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
CP09	Net profit margin	e			25.6%	32.1%	35.7%	35.6%	35.7%	36.2%	37.7%	37.4%	34.6%	31.0%
	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	6,837.2
	Gross income		NC	M	15,096.2	16,414.0	16,718.4	17,056.7	17,881.5	19,505.2	19,708.0	19,729.1	20,480.9	22,025.6
CP10	Cost to income				35.3%	34.1%	34.1%	34.4%	34.9%	35.3%	35.5%	35.0%	34.2%	33.9%
	Operating costs		NC	M	5,330.3	5,595.2	5,701.2	5,870.1	6,241.6	6,886.4	6,999.8	6,905.9	7,014.0	7,472.8
	Gross income		NC	M	15,096.2	16,414.0	16,718.4	17,056.7	17,881.5	19,505.2	19,708.0	19,729.1	20,480.9	22,025.6
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%
	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
	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
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
	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%
	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
	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
CP14	Liquid assets to short-term liabilities				...	...	...	...	...	...	...	...	...	...
	Liquid assets				...	...	...	...	...	...	...	...	...	...
	Short-term liabilities				...	...	...	...	...	...	...	...	...	...
CP15	Liquidity coverage ratio (LCR)				...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...
	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%
	Net FX open position ⁴		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
	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
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%
	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
	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

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
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			...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
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%
	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
	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
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%
	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
	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
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%
	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
	Total financing ¹		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
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%
	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
	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
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity²													
	Value of Shari'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
	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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(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
	(s) other service activities (export)		NC	M	...	...	...	...	...	...	...	...	...	...
	(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
	(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
	(u) activities of extraterritorial organisations and bodies		NC	M	...	...	...	...	...	...	...	...	...	...
	(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
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
	Economic activity													
	(a) agriculture, forestry, hunting and fishing				...	...	...	...	...	...	...	...	...	...
	(b) mining and quarrying				...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	(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 <i>Shari'ah</i>-compliant contract													
	Total returns				...	...	...	...	...	...	...	...	...	...
	<i>Murabahah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murabahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>				...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...
	<i>Mudharabah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...
	<i>(i)</i>				...	...	...	...	...	...	...	...	...	...
	<i>(ii)</i>				...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>				...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
ST01	Number of Islamic banks	<i>n.a</i>	G	8	8	8	8	8	8	8	8	8	8
	Number of domestic branch offices	<i>n.a</i>	G	290	290	301	301	302	304	306	306	307	307



Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
	Number of ATMs		n.a	G	1560	...	...	...	1677	...	...	...	1,815	...
ST02	Number of employees		n.a	G	7302	7428	7388	7649	8509	8757	8883	8828	9318	9054
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
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing) ³		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
	<i>Sukuk</i> 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
	Other <i>Shari'ah</i> -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
	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
	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
ST04	Total funding/liabilities and equities		NC	M	260,725.6	274,249.0	288,194.1	293,588.1	299,987.5	324,370.6	336,919.9	341,947.9	351,037.4	364,709.6
	Profit-sharing investment accounts (PSIA)				...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (<i>Murabahah</i> , Commodity <i>Murabahah</i> 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
	Nonremunerative funding (current account, <i>Wadi'ah</i>)		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
	<i>Sukuk</i> 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
	Other <i>Shari'ah</i> -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
	All other liabilities		NC	M	45,564.3	48,843.0	40,760.4	43,757.6	40,060.0	39,755.8	40,470.0	40,948.7	39,973.3	41,708.1
	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
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
	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
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -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
	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
	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
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
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract ³													
	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
	<i>Murabahah</i>		NC	M	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
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>		NC	M	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
	<i>Istisna'</i>				...	...	...	...	...	...	...	...	...	...
	<i>Ijarah</i> / <i>Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...	...	...	...
	<i>Muqarabah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...
	Diminishing <i>Musharakah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...



Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1
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Source: **Central Bank of U.A.E**

Note:

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

- 1 The data refers to gross lending as per banking return form (BRF) 1.
- 2 The data is reported from sectoral credit data as per BRF 58.
- 3 The data refers to 'loans and advances' as per BRF 1 excluding non-bank financial institutions (NBFi) and trade bills.
- 4 Revised to align with Banking Return Forms by considering both Long & Short positions.