



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

Country:			United Arab Emirates																											
Time period covered:			Starting Period: 2013A		Ending Period: 2019Q4																									
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
		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
Capital Adequacy : Basel Standard																														
CP01a	CAR <sup>1</sup>					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%	16.4%	17.9%
	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	70,006.6	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
	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
CP02a	Tier 1 capital to RWA <sup>1</sup>					16.7%	15.9%	15.8%	15.1%	15.0%	15.4%	15.1%	14.9%	14.7%	15.9%	16.1%	16.5%	16.2%	16.0%	16.3%	15.3%	14.6%	16.3%	16.9%	16.3%	16.2%	16.6%	16.7%	16.3%	16.8%
	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
	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
CP03a	Common Equity Tier 1 (CET1) capital to RWA <sup>1</sup>					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	11.4%	10.9%	12.6%	12.7%	13.2%	13.6%	13.7%	13.4%	
	CET1 capital	Basel III	NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	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
	RWA	Basel III	NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	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
Capital Adequacy : IFSB Formula																														
CP01b	CAR (IFSB)					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital		NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA		NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (IFSB)					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital		NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA		NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital		NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA		NC	M		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
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%
	Gross NPF <sup>2</sup>		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	18,834.1	17,765.9	18,858.1	17,321.8	17,615.0	19,652.5
	Total financing <sup>3</sup>		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	322,344.3	324,732.3	331,018.8	338,451.1	345,885.6	353,657.1	350,103.2	354,199.2	363,992.2	367,087.4	369,683.8	368,482.5	361,149.4	367,490.0	362,477.0
CP05	Net nonperforming financing (net NPF) to capital					-2.9%	12.0%	13.8%	0.3%	10.4%	10.5%	10.0%	10.6%	9.9%	8.5%	7.4%	5.3%	8.3%	8.5%	8.3%	8.5%	9.2%	7.9%	7.9%	8.0%	8.6%	8.6%	7.5%	7.4%	10.1%
	Net NPF <sup>4</sup>		NC	M		-1,113.4	5,391.1	6,830.9	144.0	6,193.0	5,632.1	5,466.9	5,952.6	5,806.6	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	6,099.3	7,894.3
	Total regulatory capital		NC	M		45,323.4	45,061.7	48,119.7	48,615.9	49,849.9	53,770.6	54,449.2	56,046.5	56,570.5	57,830.6	63,496.7	64,949.0	67,362.4	67,043.6	68,087.4	70,006.6	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
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%	73.0%	73.0%	66.6%	65.5%	70.2%	67.4%	65.7%	64.2%	66.4%	65.9%	59.8%
	Provisions <sup>5</sup>		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	15,731.3	15,665.4	15,840.0	15,717.5	16,017.4	12,288.3	11,785.4	12,845.3	12,670.9	11,672.9	12,113.8	11,607.5	11,605.7	11,758.2
	Gross NPF <sup>2</sup>		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	18,834.1	17,765.9	18,858.1	17,321.8	17,615.0	19,652.5
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%
	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	7,068.8	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	8,269.9	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
	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	561,800.8	571,951.8	580,780.0	580,850.9	572,156.8	565,729.5	569,254.7
CP08	Return on equity (ROE)					9.1%	12.1%	13.2%	13.5%	14.4%	14.4%	14.4%	14.4%	14.4%	14.2%	14.0%	12.9%	12.5%	12.6%	12.2%	12.2%	13.7%	14.0%	12.8%	12.6%	13.8%	6.7%	8.4%	8.4%	
	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	7,068.8	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	8,269.9	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
	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	63,196.6	65,017.0	65,858.3	66,123.1	67,515.6	69,626.0	75,755.6	78,094.9	76,785.2	75,267.8	76,729.3	79,142.0	78,621.8	
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%
	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	7,068.8	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	8,269.9	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
	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	25,834.0	26,208.4	26,906.4	27,626.4				



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	
	<b>Total funding</b>		NC	M	260,781.6	274,257.8	288,199.2	293,996.9	299,983.3	324,379.2	336,932.9	341,973.8	351,041.4	364,718.5	367,756.6	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	
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>				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%	15.1%	15.8%	15.5%	15.7%	14.7%	15.1%	15.3%	16.5%		
	FX financing		NC	M	21,282.9	22,306.6	28,299.6	32,096.8	34,800.3	37,429.9	40,380.3	42,330.8	41,241.0	45,108.5	47,438.7	47,146.1	48,111.5	48,431.1	49,937.8	51,904.7	53,369.0	57,498.6	56,851.7	57,888.0	54,301.1	54,582.6	56,320.0	59,930.4		
	Total financing <sup>3</sup>		NC	M	215,553.5	225,148.9	240,651.4	250,647.9	260,790.1	276,145.5	286,974.8	296,562.7	302,584.5	312,539.3	322,244.3	324,732.4	331,018.8	338,451.1	345,585.6	353,667.1	350,103.2	354,199.2	363,592.2	367,087.4	369,683.8	368,482.5	361,149.4	367,490.0		
<b>AD05</b>	<b>Value of Sukuk holdings to capital</b>				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%	60.0%	63.0%	66.8%	67.0%	67.5%	61.7%	62.6%	
	Sukuk 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	34,834.3	37,380.5	35,952.2	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	
	Total regulatory capital		NC	M	45,323.4	45,601.7	48,119.7	48,615.9	49,849.9	53,770.6	54,449.2	56,046.5	56,570.5	57,830.6	64,496.7	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	81,123.7	78,523.3	
<b>AD06</b>	<b>Value (or percentage) of Sharif'ah-compliant financing by economic activity<sup>4</sup></b>																													
	Value of Sharif'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		
	<b>Sectoral distribution</b>																													
	(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	
	(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	
	(c) manufacturing		NC	M	7,355.9	6,803.7	12,189.6	7,782.9	9,112.1	9,031.7	9,604.8	10,183.4	9,665.3	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	
	(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	
	(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	182.4	93.8	112.7	126.4	160.2	152.5	147.4	12.1	69.8	29.9		
	(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	13,684.5	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	
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		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	30,142.1	29,855.6	29,777.9	29,633.8	33,092.5	23,701.1	25,096.6	27,497.2	26,737.0	26,436.1	26,391.0	25,477.5	26,587.1	23,841.4	
	(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	11,621.9	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	9,488.2	9,209.6	9,698.4	10,805.0	
	(i) accommodation and food service activities		NC	M	834.7	1,187.9	1,353.8	1,666.8	9,589.0	9,946.6	10,745.8	12,045.8	12,102.0	12,362.1	15,227.8	13,377.8	13,814.5	16,324.7	15,127.9	12,274.1	10,536.3	10,945.1	12,979.9	12,122.2	3,105.1	3,167.6	2,758.1	2,796.5		
	(j) information and communication		NC	M	423.7	842.5	1,431.7	1,666.8	1,383.3	1,126.8	955.9	943.4	963.7	1,110.1	1,147.4	1,039.5	1,194.1	1,021.3	998.8	1,053.7	1,049.9	951.5	947.7	788.8	782.5	655.0	538.3	510.3		
	(k) financial and insurance activities		NC	M	15,753.1	12,229.9	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	19,198.9	18,750.7	16,278.2	17,400.9	19,548.9	17,914.2	
	(l) real estate activities		NC	M	19,094.6	15,639.2	14,893.3	20,821.2	30,334.1	31,645.9	32,919.9	35,765.3	35,350.8	36,654.8	37,322.0	35,603.4	43,827.8	46,181.4	54,614.7	53,976.3	56,349.4	57,524.6	59,184.7	56,942.2	61,321.4	61,725.5	61,986.3			
	(m) professional, scientific and technical activities		NC	M	1,138.4	856.6	1,180.6	866.5	1,476.8	1,438.6	5,208.1	5,496.9	4,509.7	6,972.4	4,468.6	5,007.8	2,770.0	5,003.8	6,648.8	4,910.4	2,608.0	2,519.1	2,556.1	2,248.7	3,215.2	2,282.1	2,227.7	2,013.7		
	(n) administrative and support service activities		NC	M	2,443.3	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	
	(o) public administration and defense; compulsory social security		NC	M	18,126.1	10,630.8	9,457.3	8,136.6	8,340.1	10,596.7	10,016.3	9,226.3	10,030.3	9,421.8	9,566.0	10,511.5	9,523.8	8,251.0	8,775.1	9,602.7	10,758.6	10,558.5	10,863.9	12,443.4	13,109.7	12,939.5	11,782.8	14,179.5	15,508.3	
	(p) education		NC	M	899.4	1,494.5	3,207.5	3,227.9	3,957.9	5,699.9	3,753.7	3,126.1	3,237.3	3,541.5	3,374.0	3,612.3	3,992.6	4,128.9	4,063.0	3,623.4	4,139.0	4,104.4	3,773.2	3,328.7	2,936.3	3,099.8	2,666.2	2,984.8	2,750.9	
	(q) arts, entertainment and recreation		NC	M	1,294.8	1,185.7	1,377.4	954.7	1,582.1	1,489.4	1,432.2	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	
	(r) 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	12,203.1	14,994.0	16,157.6	14,328.7	17,917.4	20,141.9	13,402.7	11,308.7	11,935.9		
	(s) activities of households as employers		NC	M	8,250.6	9,880.4	12,327.4	11,714.9	11,419.4	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	13,728.2	13,213.3	16,838.7	14,176.5		
	(t*) other financing of households		NC	M	79,397.8	81,338.1	85,916.7	91,291.9	96,557.7	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	125,439.2	127,473.9	129,323.0	128,314.4	128,523.7	130,081.5	129,048.5	129,583.8	
	(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	230.2	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	24,851.7	27,252.3	27,503.5	28,458.0	27,528.2	27,928.2	28,206.3	28,206.3	
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>																													
	Value of gross NPF <sup>2</sup>		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	21,367.9	18,459.0	17,997.9	18,309.4	18,843.1	17,765.9	18,858.1	17,521.8	17,615.0	19,652.5	



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
	Profit-sharing investment accounts (PSIA)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)	NC	M		175,805.5	180,094.6	188,299.1	192,771.9	193,191.5	200,683.9	206,666.9	213,847.7	221,835.9	223,897.0	221,649.2	224,257.0	231,153.8	242,153.3	246,468.3	253,082.1	259,367.3	266,852.0	260,515.4	281,947.3	281,090.4	278,913.2	280,646.6	294,152.0	300,128.4
	Nonremunerative funding (current account, Wa'af'ah)	NC	M		69,687.8	78,921.4	84,661.2	85,581.8	91,560.9	106,618.6	108,612.7	106,438.7	110,294.9	120,069.0	123,254.8	118,792.0	117,455.6	124,930.1	128,407.1	123,121.1	124,492.6	129,439.2	131,778.2	118,610.5	120,453.7	122,796.7	110,961.4	101,312.9	101,885.3
	Sukuk issued	NC	M		15,232.3	15,233.0	15,233.8	15,234.4	15,235.1	17,068.1	21,640.3	21,660.5	18,906.6	20,743.6	22,828.1	25,630.8	24,049.6	25,886.1	24,049.2	24,416.1	24,416.0	26,252.5	28,083.2	29,911.7	28,075.3	27,244.0	27,243.6	26,877.2	29,374.2
	Other Shar'ah-compliant securities issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	NC	M		13,174.5	10,643.1	13,115.8	16,004.2	13,292.4	13,888.5	13,263.6	12,932.3	16,106.7	20,107.4	21,164.8	27,162.8	24,918.7	20,956.3	21,825.3	28,560.0	31,352.3	28,377.8	28,039.8	26,922.4	33,808.9	30,920.6	32,000.4	24,143.8	21,129.6
	All other liabilities	NC	M		45,564.4	48,842.9	40,760.3	43,757.7	40,060.0	39,755.8	40,470.1	40,948.4	39,973.4	41,708.0	41,602.0	40,478.6	41,779.4	41,947.5	42,063.7	42,240.9	40,171.3	41,642.6	43,383.3	43,200.6	41,311.0	42,985.9	40,063.5	40,597.0	40,623.4
	Capital and reserves	NC	M		44,585.1	43,871.0	47,130.0	48,519.3	50,600.5	53,472.9	54,182.9	56,219.0	57,034.0	56,295.8	62,499.7	63,891.5	66,142.5	65,574.1	66,672.0	68,359.2	70,372.2	66,093.9	73,158.1	78,353.0	77,836.8	75,660.3	74,875.3	78,583.3	79,702.3
ST05	<b>Total revenues</b>	NC	M		<b>15,096.2</b>	<b>4,103.5</b>	<b>8,359.2</b>	<b>12,792.5</b>	<b>17,881.5</b>	<b>4,876.3</b>	<b>9,854.0</b>	<b>14,796.8</b>	<b>20,480.9</b>	<b>5,506.4</b>	<b>11,171.7</b>	<b>16,941.6</b>	<b>22,782.0</b>	<b>5,918.9</b>	<b>12,098.0</b>	<b>18,364.2</b>	<b>24,790.7</b>	<b>6,408.5</b>	<b>13,104.2</b>	<b>20,179.8</b>	<b>27,626.4</b>	<b>7,559.0</b>	<b>15,237.8</b>	<b>22,582.1</b>	<b>30,045.2</b>
	Financing based	NC	M		11,409.1	3,014.2	6,263.5	9,618.8	13,015.9	3,509.0	7,159.7	10,958.4	14,757.3	3,925.3	7,939.9	12,093.5	16,345.4	4,567.4	9,214.5	14,032.2	19,000.1	4,942.8	10,171.5	15,673.0	21,548.1	5,788.0	11,556.0	17,167.9	22,769.9
	Investment based (Sukuk, other Shar'ah-compliant securities etc.)	NC	M		1,342.0	424.0	727.8	1,151.4	1,539.7	452.9	963.3	1,422.2	2,033.3	633.0	1,253.3	1,804.4	2,417.3	335.6	673.1	1,012.5	1,285.6	378.7	750.8	1,173.1	1,535.4	542.5	1,204.1	1,303.2	1,618.6
	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	631.9	1,354.6	1,127.6	3,010.0	685.4	1,418.7	1,916.2	3,141.7
	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	721.4	1,129.3	1,428.9	392.9	950.7	1,344.8	1,837.5	455.1	827.3	1,206.1	1,532.9	543.1	1,059.0	2,194.8	2,515.0
ST06	<b>Earnings before taxes and Zakat</b>	NC	M		<b>3,784.1</b>	<b>1,317.3</b>	<b>2,972.5</b>	<b>4,557.6</b>	<b>6,358.5</b>	<b>1,756.0</b>	<b>3,709.8</b>	<b>5,503.1</b>	<b>7,051.0</b>	<b>1,658.6</b>	<b>3,514.4</b>	<b>5,165.6</b>	<b>6,827.5</b>	<b>1,943.5</b>	<b>4,145.0</b>	<b>6,086.5</b>	<b>8,425.6</b>	<b>2,312.5</b>	<b>4,839.7</b>	<b>7,233.3</b>	<b>9,697.0</b>	<b>2,707.0</b>	<b>2,588.4</b>	<b>5,145.1</b>	<b>6,852.7</b>
ST07	<b>Value (or percentage) of financing by type of Shar'ah-compliant contract <sup>5</sup></b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total financing	NC	M		208,636.2	220,774.4	233,405.5	249,656.7	256,025.9	271,223.8	283,267.1	294,195.3	301,530.9	311,753.9	321,968.0	325,088.3	331,658.8	338,458.5	345,891.8	353,975.7	349,755.6	353,983.5	363,615.3	367,114.9	369,664.1	368,585.9	362,464.5	365,020.3	363,468.1
	Murabahah				128,116.4	137,719.6	146,142.3	155,413.9	157,920.5	167,638.7	174,394.7	180,694.1	188,861.5	194,813.6	200,961.9	202,414.2	207,335.3	212,510.6	217,882.6	224,686.8	220,419.5	224,710.8	232,327.3	235,301.2	237,896.1	238,719.0	232,072.7	234,200.6	232,881.2
	Commodity Murabahah/ Tawaruq				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam				80,519.8	83,054.8	87,263.2	94,242.8	98,105.4	103,585.1	108,872.4	113,501.2	112,669.4	116,940.3	121,006.1	122,674.1	124,323.5	125,947.9	128,009.2	129,288.9	129,336.1	129,272.7	131,288.0	131,813.7	131,768.0	129,866.9	130,391.8	130,819.7	130,586.9
	Istisna'				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah / Ijarah Muntahia Bittamlik				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Mudharabah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
ST08	<b>Assets held by domestic systemically important Islamic banks</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

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

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

1 CAR ,Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Standards. Whereas for the period prior to Dec 2017, calculations are done according to Basel II Standards  
 2 The Central Bank of the UAE enhanced its reporting of Non-Performing Loans (NPL) for the UAE banking system 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 , Other Operating Expenses and Net Impairment Charges ) - Annualised Value  
 7 Data series on financing to private sector includes only financing to private corporates. Excludes financing to retail sector  
 8 Up to 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.