

بانكداری اسلامی در کشور امارات متحده عربی

Country:		United Arab Emirates								
		National Currency: Millions AED								
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
Structural Islamic Financial Indicators (SIFIs)										
Code	Indicator	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1
ST01	Number of Islamic banks	8	8	8	8	8	8	8	8	8
	Number of domestic branch offices	304	301	299	293	290	288	287	285	276
ST02	Number of employees	8516	8513	8423	8419	8673	8764	8828	8859	8797
ST03	Total assets	521,447.4	529,485.6	539,779.4	550,171.7	558,658.0	564,958.0	578,945.5	582,576.1	578,520.7
	Total <i>Shari'ah</i> -compliant financing (excluding interbar	338,458.5	345,891.8	353,975.7	349,755.6	353,983.5	363,615.3	367,115.0	369,664.2	368,585.9
	<i>Sukuk</i> holdings	40,897.1	43,107.0	41,827.5	40,091.6	42,284.1	45,928.8	48,800.8	50,990.2	52,501.3
	Other <i>Shari'ah</i> -compliant securities	8,399.9	8,032.5	8,038.7	9,905.1	12,717.6	12,019.3	11,804.6	12,403.3	12,226.5
	Interbank financing	27,905.4	29,403.1	26,567.2	29,590.3	26,945.5	26,559.1	33,776.4	31,543.0	27,664.2
	All other assets	105,786.5	103,051.2	109,370.3	120,829.1	122,727.3	116,835.5	117,448.7	117,975.4	117,542.8
ST04	Total funding/liabilities and equities	521,447.4	529,485.6	539,779.4	550,171.7	558,658.0	564,958.0	578,945.5	582,576.1	578,520.7
ST05	Total revenues	5,918.9	12,098.0	18,364.2	24,790.7	6,408.5	13,104.2	20,179.8	27,626.4	27,559.0
ST06	Earnings before taxes and <i>Zakat</i>	1,943.5	4,145.0	6,086.5	8,425.6	2,312.5	4,839.7	7,233.3	9,697.0	9,707.0
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract ⁵									
	Total financing	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
	<i>Murabahah</i>	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
	<i>Salam</i>	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
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity ⁴									
	Value of <i>Shari'ah</i> -compliant financing	343,524.5	350,121.2	358,190.0	353,979.2	358,035.4	367,501.5	370,895.5	373,310.2	372,289.5
	Sectoral distribution									
	(a) agriculture, forestry, hunting and fishing	426.0	290.9	479.8	479.9	491.5	374.4	356.1	399.6	376.9
	(b) mining and quarrying	2,595.9	2,751.0	2,379.3	2,365.4	2,286.9	1,648.4	1,552.5	1,427.7	1,131.3
	(c) manufacturing	11,077.9	10,971.4	11,677.4	11,432.2	11,992.1	11,912.5	11,524.4	11,696.6	10,880.5
	(d) electricity, gas, steam and air-conditioni	3,729.1	3,665.8	3,675.6	4,415.0	4,233.6	4,020.5	4,405.1	4,724.7	4,758.7
	(e) water supply; sewerage and waste man	267.9	196.7	184.7	94.8	113.9	127.8	161.9	154.0	148.9
	(f) construction	13,292.6	13,843.8	14,045.7	13,398.1	13,351.2	12,923.0	12,879.5	12,845.6	12,763.5
	(g) wholesale and retail trade; repair of mot	30,170.1	30,022.7	33,516.7	23,963.5	25,370.4	27,792.8	27,014.4	26,695.4	26,663.7

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(h)	transportation and storage	12,043.5	10,661.6	11,273.0	11,317.0	10,849.4	11,816.1	11,265.0	9,863.1	9,596.3
(i)	accommodation and food service activit	13,996.5	16,539.0	15,321.8	1,286.5	1,067.7	1,106.3	1,311.4	1,224.1	3,137.2
(j)	information and communication	1,034.8	1,021.5	950.8	1,065.4	1,060.3	961.7	957.5	796.5	790.6
(k)	financial and insurance activities	20,101.3	21,269.8	18,757.9	17,982.4	19,583.8	17,991.1	19,388.0	18,919.5	18,467.0
(l)	real estate activities	46,789.7	47,844.1	49,541.3	55,219.3	54,564.1	56,955.3	58,139.5	59,765.3	57,530.5
(m)	professional, scientific and technical ac	5,069.7	5,377.5	6,733.8	4,964.8	2,634.2	2,546.2	2,582.6	2,270.8	3,245.7
(n)	administrative and support service activ	3,339.3	3,399.1	3,411.9	3,121.5	3,522.8	3,051.9	2,747.8	3,763.7	4,254.6
(o)	compulsory social security	8,359.7	8,890.3	10,029.6	10,875.9	10,683.0	10,980.7	12,572.5	13,238.3	13,073.2
(p)	education	4,181.3	4,116.3	3,669.8	4,184.8	4,148.9	3,813.8	3,272.3	2,965.1	3,131.9
(q)	human health and social work activities	4,701.6	5,202.8	5,301.9	5,422.8	6,048.5	7,374.9	6,932.3	6,565.5	6,716.7
(r)	arts, entertainment and recreation	4,986.8	3,907.2	2,995.0	4,741.5	4,976.7	4,997.8	5,067.0	5,721.9	3,740.1
(s)	other service activities (export)				12,338.2	15,146.3	16,331.3	14,477.3	18,093.2	20,350.0
(t)	activities of households as employers	15,442.3	13,717.8	13,966.7	13,886.6	13,758.7	14,385.2	15,835.0	13,869.3	13,868.0
(t*)	other financing of households	124,532.7	125,771.9	126,864.0	127,109.6	126,797.8	128,844.5	130,664.6	129,573.1	129,851.6
(u)	activities of extraterritorial organisations				0.0	232.7	0.0	0.0	0.0	0.0
(u*)	financing to nonresidents	17,385.8	20,660.0	23,413.3	24,314.0	25,120.9	27,545.3	27,788.8	28,737.2	27,812.6

Core Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Standard	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1
Capital Adequacy : Basel Standard											
CP01a	CAR		16.7%	16.7%	17.0%	16.4%	15.8%	17.5%	17.5%	17.3%	17.7%
	Total regulatory capital	<i>Mixed</i>	67,043.6	68,087.4	70,000.6	69,716.7	67,869.5	75,851.3	77,438.0	76,290.2	78,311.3
	Risk-weighted assets (RWA)	<i>Mixed</i>	401,878.9	407,664.2	412,067.3	425,929.4	429,440.3	433,680.2	442,090.4	440,287.5	442,736.0
CP02a	Tier 1 capital to RWA		16.0%	16.0%	16.3%	15.3%	14.6%	16.3%	16.3%	16.2%	16.6%
	Tier 1 capital	<i>Mixed</i>	64,233.7	65,290.2	66,979.5	65,131.1	62,641.2	70,565.1	72,059.8	71,305.8	73,306.1
	RWA	<i>Mixed</i>	401,878.9	407,664.2	412,067.3	425,929.4	429,440.3	433,680.2	442,090.4	440,287.5	442,736.0
CP03a	Common Equity Tier 1 (CET1) capital to RWA		...	...	...	11.4%	10.9%	12.6%	12.8%	12.7%	13.2%
	CET1 capital	<i>Basel III</i>	...	...	...	48,519.4	46,884.5	54,608.4	56,654.2	55,900.0	58,451.1
	RWA	<i>Basel III</i>	...	...	...	425,929.4	429,440.3	433,680.2	442,090.4	440,287.5	442,736.0
Asset Quality											
CP04	Gross nonperforming financing (gnf)		7.5%	7.4%	7.4%	6.3%	6.1%	6.0%	6.1%	5.7%	6.1%
	Gross NPF		25,775.7	25,900.6	26,469.6	22,335.0	21,834.1	22,218.7	22,651.2	21,392.3	22,665.1
	Total financing		342,916.9	350,121.3	358,190.0	353,979.2	358,035.4	367,501.5	370,895.5	373,310.2	372,289.5
CP05	Net nonperforming financing (net nf)		6.4%	6.4%	6.4%	5.7%	2.6%	1.9%	2.7%	3.1%	4.3%
	Net NPF		4,288.6	4,365.9	4,455.0	4,002.1	1,787.6	1,460.2	2,105.6	2,355.9	3,397.8
	Total regulatory capital		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

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		83.4%	83.1%	83.2%	82.1%	91.8%	93.4%	90.7%	89.0%	85.0%
CP06	Provisions for gross nonperformin									
	Provisions	21,487.1	21,534.7	22,014.6	18,332.9	20,046.5	20,758.5	20,545.6	19,036.4	19,267.3
	Gross NPF	25,775.7	25,900.6	26,469.6	22,335.0	21,834.1	22,218.7	22,651.2	21,392.3	22,665.1
Earnings										
CP07	Return on assets (ROA)	1.6%	1.6%	1.5%	1.5%	1.7%	1.7%	1.7%	1.7%	1.8%
	Net income (before extraordinary item	8,208.0	8,523.6	8,260.9	8,440.4	9,333.6	9,739.0	9,673.7	9,878.8	10,631.2
	Total assets	513,473.5	525,466.5	534,632.5	544,975.6	554,414.9	561,808.0	571,951.8	580,760.8	580,850.9
CP08	Return on equity (ROE)	12.5%	12.9%	12.2%	12.2%	13.7%	14.0%	12.8%	12.6%	13.8%
	Net income (before extraordinary item	8,208.0	8,523.6	8,260.9	8,440.4	9,333.6	9,739.0	9,673.7	9,878.8	10,631.2
	Equity	65,858.3	66,123.1	67,515.6	69,365.7	68,233.1	69,626.0	75,755.6	78,094.9	76,785.2
CP09	Net profit margin	34.7%	35.2%	33.7%	34.0%	36.4%	37.2%	36.0%	35.8%	35.2%
	Net income (before extraordinary item	8,208.0	8,523.6	8,260.9	8,440.4	9,333.6	9,739.0	9,673.7	9,878.8	10,631.2
	Gross income	23,675.6	24,196.0	24,485.6	24,790.7	25,634.0	26,208.4	26,906.4	27,626.4	30,236.0
CP10	Cost to income	65.3%	64.8%	66.3%	66.0%	63.6%	62.8%	64.0%	64.2%	64.8%
	Operating costs	15,468.0	15,672.4	16,224.8	16,350.3	16,300.0	16,469.4	17,232.7	17,747.5	19,604.8
	Gross income	23,675.6	24,196.0	24,485.6	24,790.7	25,634.0	26,208.4	26,906.4	27,626.4	30,236.0
Leverage										
CP11	Capital to assets (balance sheet de	12.3%	12.3%	12.4%	11.8%	11.2%	12.5%	12.4%	12.2%	12.7%
	Tier 1 capital	64,233.7	65,290.2	66,979.5	65,131.1	62,641.2	70,565.1	72,059.8	71,305.8	73,306.1
	Total assets	521,447.4	529,485.6	539,779.4	550,171.7	558,658.0	564,958.0	578,945.5	582,576.1	578,520.7
CP12	Leverage (regulatory definition)	...	...	...	...	...	...	...	...	...
	Tier 1 capital	64,233.7	65,290.2	66,979.5	65,131.1	62,641.2	70,565.1	72,059.8	71,305.8	73,306.1
	Exposure	...	...	...	...	...	...	...	...	...
Liquidity										
CP13	Liquid assets ratio	14.7%	14.0%	14.6%	16.6%	16.9%	15.5%	15.4%	16.2%	15.7%
	Liquid assets	76,576.6	74,353.7	78,766.0	91,057.2	94,413.2	87,319.4	88,899.9	94,401.0	90,605.9
	Total assets	521,447.4	529,485.6	539,779.4	550,171.7	558,658.0	564,958.0	578,945.5	582,576.1	578,520.7
CP14	Liquid assets to short-term liabiliti	18.2%	17.2%	17.9%	20.3%	20.6%	19.3%	19.2%	20.4%	19.5%
	Liquid assets	76,576.6	74,353.7	78,766.0	91,057.2	94,413.2	87,319.4	88,899.9	94,401.0	90,605.9
	Short-term liabilities	421,367.5	432,253.6	439,258.0	448,571.0	457,832.0	453,214.8	461,914.0	462,936.0	465,322.0
CP15	Liquidity coverage ratio (LCR)	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	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

Source: IFSB