

بانكداری اسلامی در کشور قطر

	2016		2015		2014		2013	
	th USD		th USD		th USD		th USD	
Number of banks	5		5		5		4	
Balance Sheet								
Assets								
Loans	61,618,074	5	56,227,243	5	44,864,550	5	34,875,771	4
Gross loans	62,085,345	5	56,574,755	5	45,161,487	5	35,121,207	4
Less: Reserves for impaired loans / NPLs	467,271	5	347,512	5	296,937	4	245,435	4
Other earning assets	22,454,884	5	21,594,962	5	20,669,289	5	18,703,350	4
Loans and advances to	6,530,175	5	5,628,180	5	6,332,493	5	5,323,048	4
Total earning assets	7,271,671	5	6,660,272	5	5,761,545	4	5,896,527	4
Fixed assets	483,916	5	503,269	5	479,404	5	282,340	4
Non-earning assets	4,987,994	5	4,712,138	5	4,718,418	5	4,261,953	4
Cash& Balances at Central	3,352,218	5	3,061,136	5	3,058,742	5	2,543,114	4
Other Intangible Assets	64,870	3	60,346	3	28,009	2	18,308	1
Total assets	89,544,868	5	83,037,612	5	70,731,660	5	58,123,415	4
Liabilities & Equity								
Deposits & short term	71,085,025	5	67,171,522	5	56,412,512	5	45,393,961	4
Deposits from banks	12,210,365	4	11,364,625	4	6,864,148	4	5,624,162	4
Equity	13,375,678	5	12,084,344	5	10,960,855	5	9,683,350	4
Total liabilities & equity	89,544,868	5	83,037,612	5	70,731,660	5	58,123,415	4
Notes								
Impaired Loans (Memo)	612,528	5	437,907	5	351,779	4	299,502	4
Loan Loss Reserves (Memo)	467,271	5	347,512	5	296,937	4	245,435	4
Liquid Assets (Memo)	20,869,083	5	19,916,899	5	19,144,933	5	17,387,711	4
Intangibles (Memo)	344,544	4	339,537	4	307,201	3	301,112	2

P&L Account

INCOME STATEMENT

Net interest revenue	1,601,895	5	1,583,391	5	1,532,576	5	1,253,182	4
Interest Income	2,574,246	5	2,193,106	5	1,845,642	5	1,522,821	4
Interest Expense	972,351	5	609,715	5	313,065	5	269,638	3
Other operating income	1,170,589	5	1,058,950	5	1,046,575	5	864,447	4
Net fees and commissions	208,956	4	187,075	4	160,855	4	116,745	4
Remaining operating	961,633	5	871,875	5	885,720	5	747,703	4
Overheads	1,059,490	5	964,554	5	1,004,695	5	672,331	4
Profit before tax	1,495,601	5	1,544,298	5	1,463,754	5	1,290,411	4
Tax	n.a.		n.a.		n.a.		n.a.	
Net income	1,495,601	5	1,544,298	5	1,463,754	5	1,290,411	4

Ratios

Assets Quality

Loan Loss Res / Gross Loans	0.75	5	0.61	5	0.66	4	0.70	4
Loan Loss Prov / Net Int Rev	11.64	5	10.23	5	7.01	4	11.23	4
Loan Loss Res / Impaired Loans	76.29	5	79.36	5	84.41	4	81.95	4
Impaired Loans / Gross Loans	0.99	5	0.77	5	0.78	4	0.85	4
Impaired Loans / Equity	4.58	5	3.62	5	3.40	4	3.09	4
Unreserved Impaired Loans / Equity	1.09	5	0.75	5	0.53	4	0.56	4

Capital

Equity / Tot assets	14.94	5	14.55	5	15.50	5	16.66	4
Equity / Net loans	21.71	5	21.49	5	24.43	5	27.77	4
Equity / Cust & short term	18.82	5	17.99	5	19.43	5	21.33	4

Operations

Net interest margin	1.91	5	2.03	5	2.34	5	2.34	4
Net int rev / Avg assets	1.86	5	2.06	5	2.38	5	2.43	4
Oth op inc / Avg assets	1.36	5	1.38	5	1.62	5	1.68	4
Return On Avg Assets (ROAA)	1.73	5	2.01	5	2.27	5	2.51	4
Return On Avg Equity (ROAE)	11.75	5	13.40	5	14.18	5	14.90	4
Cost to income ratio	38.21	5	36.50	5	38.95	5	31.75	4

Liquidity

Interbank Ratio	50.19	4	45.66	4	88.69	4	94.65	4
Net Loans / Tot Assets	68.81	5	67.71	5	63.43	5	60.00	4
Net Loans / Dep & ST	86.68	5	83.71	5	79.53	5	76.83	4
Liquid Assets / Dep & ST	29.36	5	29.65	5	33.94	5	38.30	4