



بانکداری اسلامی در کشور سودان

	2011		2010		2009		2008		2007		2006	
	th USD		th USD		th USD		th USD		th USD		th USD	
Number of banks	7		10		12		11		10		8	
Balance Sheet												
Assets												
Loans	1,033,472	6	1,946,141	9	1,859,988	11	1,618,178	10	1,397,934	9	541,052	7
Gross Loans	1,070,866	6	2,052,610	9	1,970,265	11	1,715,797	10	1,459,369	9	566,284	7
Less: Reserves for Impaired Loans/ NPLs	37,394	4	106,470	6	110,278	10	97,619	9	61,434	8	25,232	5
Other Earning Assets	2,056,147	7	2,836,892	10	2,421,109	12	1,789,332	11	1,455,276	10	1,104,257	8
Loans and Advances to Banks	229,108	3	167,177	3	258,550	5	216,941	5	116,925	4	190,583	5
Derivatives	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other Securities	1,433,337	7	1,760,151	9	1,390,660	10	859,524	9	610,104	8	515,820	6
Remaining earning assets	393,702	4	909,563	6	771,899	6	712,866	6	728,247	8	397,854	6
Total Earning Assets	3,089,619	7	4,783,033	10	4,281,097	12	3,407,509	11	2,853,210	10	1,645,309	8
Fixed Assets	175,502	7	384,628	10	366,818	12	316,300	11	213,485	10	132,519	8
Non-Earning Assets	962,457	7	1,234,692	10	1,451,737	12	1,165,659	11	979,782	10	392,540	8
Total Assets	4,227,577	7	6,402,353	10	6,099,652	12	4,889,469	11	4,046,478	10	2,170,367	8
Liabilities & Equity												
Deposits & Short term funding	1,455,938	7	2,925,274	10	2,879,275	12	2,298,443	11	1,924,730	10	1,064,769	8
Total Customer Deposits	1,455,938	7	2,726,515	10	2,571,122	12	1,886,264	11	1,699,844	10	770,576	8
Deposits from Banks	n.a.		131,929	2	214,126	4	353,114	3	205,398	5	256,047	3
Other Deposits and Short-term Borrowings	n.a.		66,830	2	94,026	3	59,066	2	19,487	1	38,146	1
Other interest bearing liabilities	1,497,292	6	1,609,853	6	1,241,182	7	929,441	6	652,831	6	116,028	3
Derivatives	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Trading Liabilities	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Long term funding	1,497,292	6	1,609,853	6	1,241,182	7	929,441	6	652,831	6	116,028	3
Other (Non-Interest bearing)	474,728	7	772,881	10	815,653	12	621,062	11	577,219	10	403,566	8
Loan Loss Reserves	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other Reserves	20,733	5	25,218	7	23,306	7	20,833	6	13,105	5	12,914	4
Equity	778,886	7	1,069,127	10	1,140,236	12	1,019,689	11	878,593	10	573,089	8
Total Liabilities & Equity	4,227,577	7	6,402,353	10	6,099,652	12	4,889,469	11	4,046,478	10	2,170,367	8



Notes

Impaired Loans (Memo)	17,072	1	24,331	1	37,861	2	4,121	2	292	1	n.a.
Loan Loss Reserves (Memo)	37,394	4	106,470	6	110,278	10	97,619	9	61,434	8	25,232
Liquid Assets (Memo)	1,007,434	7	1,215,517	10	1,419,904	12	984,570	11	890,188	10	594,348
Intangibles (Memo)	3,586	2	37,464	3	47,102	4	42,079	3	6,918	3	546
Off Balance Sheet Items	1,430,759	5	1,822,672	7	1,278,820	8	1,099,267	7	905,632	7	407,838

P&L Account

INCOME STATEMENT

Net Interest Revenue	133,849	6	148,646	8	160,729	10	132,418	9	135,876	9	99,935	8
Other Operating Income	162,613	7	254,633	10	237,432	12	218,819	11	163,159	10	67,948	8
Net Gains (Losses) on Trading and Derivatives	3,885	1	6,768	1	4,599	1	2,427	1	n.a.		-50	1
Net Gains (Losses) on Assets at FV through Income Statement	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Net Fees and Commissions	41,429	6	83,750	8	82,373	9	52,152	5	51,203	5	29,603	5
Remaining Operating Income	117,300	7	164,115	10	150,460	11	164,240	10	111,956	9	38,395	8
Overheads	151,406	7	234,410	10	246,808	12	215,201	11	184,303	10	103,462	8
Loan Loss Provisions	10,012	3	19,256	4	19,198	6	33,974	7	13,251	6	3,825	5
Other	6,948	2	8,903	1	5,983	1	5,678	1	-4,482	3	2,931	4
Profit before Tax	141,993	7	158,516	10	138,137	12	107,738	11	96,999	10	63,528	8
Tax	9,078	7	15,509	9	14,421	11	13,553	10	14,031	9	8,543	7
Net Income	132,915	7	143,007	10	123,716	12	94,185	11	82,968	10	54,984	8
Operating Income (Memo)	296,425	7	403,279	10	398,161	12	351,236	11	299,035	10	167,884	8
Dividend Paid	23,535	3	30,454	3	42,727	5	20,421	3	2,874	1	1,540	1
Total Capital	113,676	1	109,491	1	130,235	1	129,808	1	n.a.		n.a.	
Tier 1 Capital	232,059	2	260,635	2	256,630	2	257,372	2	n.a.		n.a.	
Net-Charge Offs	-4,371	1	1,209	2	-1,786	3	-46	2	n.a.		n.a.	

Ratios

Assets Quality

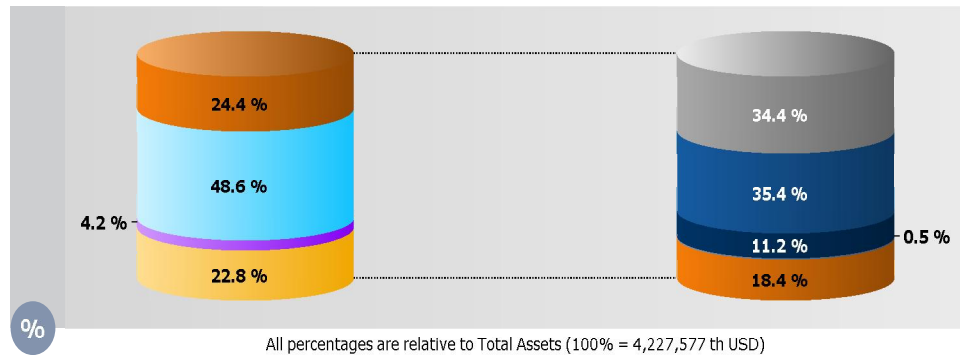
Loan Loss Res / Gross Loans	3.89	4	5.54	6	5.85		9	4.56	8	4.57	5
Loan Loss Prov / Net Int Rev	11.03	3	15.96	4	17.44		6	14.64	5	5.22	5
Loan Loss Res / Impaired Loans	63.89	1	51.32	1	29.13		2	n.s.		n.a.	
Impaired Loans / Gross Loans	9.72	1	13.14	1	8.18		2	0.31	1	n.a.	
NCO / Average Gross Loans	-2.42	1	0.13	2	-0.20		2	n.a.		n.a.	
NCO / Net Inc Bef Ln Lss Prov	-31.88	1	2.26	2	-3.43		2	n.a.		n.a.	



Impaired Loans / Equity	14.14	1	20.00	1	14.20	2	0.85	1	n.a.
Unreserved Impaired Loans / Equity	5.10	1	9.74	1	10.07		n.s.		n.a.
Capital									
Tier 1 Ratio	n.s.		n.s.		n.s.		n.s.		n.s.
Total Capital Ratio	n.s.		n.s.		n.s.		n.s.		n.s.
Equity / Tot Assets	18.42	7	16.70	10	18.69	11	21.71	10	26.41 8
Equity / Net Loans	59.19	6	45.86	9	53.25	10	51.41	9	75.20 7
Equity / Cust & Short Term	53.50	7	36.55	10	39.60	11	45.65	10	53.82 8
Equity / Liabilities	22.58	7	20.05	10	22.99	11	27.73	10	35.88 8
Cap Funds / Tot Assets	18.42	7	16.70	10	18.69	11	21.71	10	26.41 8
Cap Funds / Net Loans	n.a.		n.a.		n.a.		n.a.		n.a.
Cap Funds / Dep & ST Funding	n.a.		n.a.		n.a.		n.a.		n.a.
Cap Funds / Liabilities	22.58	7	20.05	10	22.99	11	27.73	10	35.88 8
Operations									
Net Interest Margin	5.45	6	4.01	8	4.95	9	7.25	9	8.58 8
Net Int Rev / Avg Assets	4.10	6	2.99	8	3.52	9	5.12	9	6.24 8
Oth Op Inc / Avg Assets	3.89	7	4.19	10	4.32	11	5.25	10	4.24 8
Non Int Exp / Avg Assets	3.79	3	4.27	4	4.40	7	6.97	6	6.87 5
Pre-Tax Op Inc / Avg Assets	2.84	2	1.58	1	1.44	1	3.31	3	4.10 4
Non Op Items & Taxes / Avg Ast	-0.05	7	-0.11	10	-0.15	11	-0.60	10	-0.35 8
Return On Avg Assets (ROAA)	3.18	7	2.35	10	2.25	11	2.67	10	3.43 8
Return On Avg Equity (ROAE)	17.40	7	13.81	10	11.46	11	11.43	10	15.39 8
Dividend Pay-Out	25.40	3	35.78	3	45.38	3	90.77	1	75.61 1
Inc Net Of Dist / Avg Equity	17.80	3	16.93	3	9.97	3	1.11	1	2.29 1
Non Op Items / Net Income	16.22	2	61.05	1	59.29	1	-23.23	3	9.34 4
Cost To Income Ratio	50.84	6	59.99	8	64.16	9	64.05	9	61.63 8
Recurring Earning Power	3.47	7	2.78	10	2.75	11	3.69	10	4.02 8
Liquidity									
Interbank Ratio	n.a.		96.55	2	108.90	2	474.88	2	190.90 2
Net Loans / Tot Assets	26.68	6	31.92	9	31.76	10	36.62	9	28.44 7
Net Loans / Dep & ST Funding	72.80	6	67.01	9	64.93	10	73.91	9	55.09 7
Net Loans / Tot Dep & Bor	35.43	6	41.43	6	43.43	6	50.74	6	76.43 3
Liquid Assets / Dep & ST Funding	69.19	7	41.55	10	49.31	11	46.25	10	55.82 8
Liquid Assets / Tot Dep & Bor	32.28	6	24.63	6	34.22	6	33.55	6	50.63 3

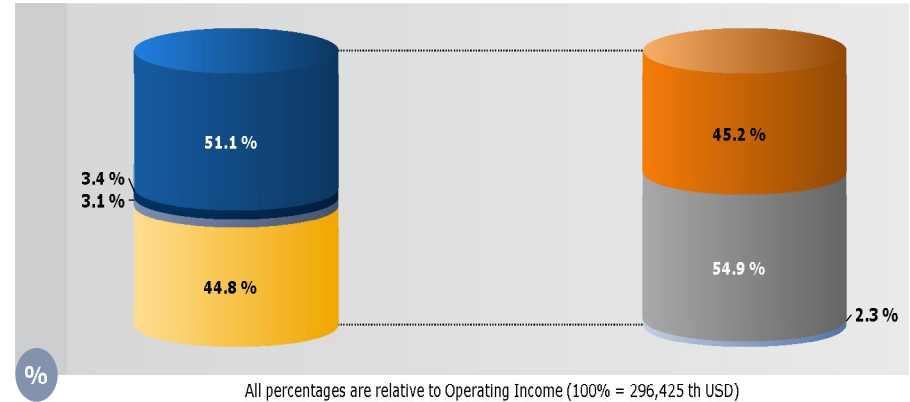


Structure of the balance sheet (2011)



Loans	24.4 %	Deposits & Short term funding	34.4 %
Other Earning Assets	48.6 %	Other interest bearing liabilities	35.4 %
Fixed Assets	4.2 %	Other (Non-Interest Bearing)	11.2 %
Non-Earning Assets	22.8 %	Loan Loss Reserves	0.0 %
		Other Reserves	0.5 %
		Equity	18.4 %

Structure of the P&L account (2011)



Overheads	51.1 %	Net Interest Revenue	45.2 %
Loan Loss Provisions	3.4 %	Other Operating Income	54.9 %
Tax	3.1 %	Other	2.3 %
Net Income	44.8 %		

Evolution of several variables in indices (Base period : 2002)

