



بانکداری اسلامی در کشور قطر

	2012 th USD		2011 th USD		2010 th USD		2009 th USD		2008 th USD		2007 th USD	
Number of banks	3		3		4		3		3		3	
Balance Sheet												
Assets												
Loans	27,632,309	3	20,590,853	3	17,717,885	4	13,887,446	3	11,111,099	3	6,265,248	3
Gross Loans	27,804,122	3	20,732,199	3	17,847,171	4	13,984,891	3	11,193,984	3	6,361,484	3
Less: Reserves for Impaired Loans/	171,813	3	141,346	3	129,286	3	97,445	3	82,885	2	96,236	2
Other Earning Assets	14,256,402	3	14,655,880	3	9,353,489	4	6,583,682	3	5,024,094	3	4,235,110	3
Loans and Advances to Banks	4,624,945	3	4,773,901	3	6,200,028	3	4,676,758	3	2,685,357	3	2,584,478	3
Derivatives	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other Securities	9,073,627	3	9,284,918	3	2,650,879	4	1,487,088	3	1,799,313	3	1,275,769	3
Remaining earning assets	557,830	3	597,060	3	502,582	4	419,835	2	539,423	2	374,863	2
Total Earning Assets	41,888,711	3	35,246,732	3	27,071,375	4	20,471,127	3	16,135,193	3	10,500,358	3
Fixed Assets	178,407	3	180,824	3	196,978	4	165,302	3	159,560	3	51,264	3
Non-Earning Assets	2,817,363	3	2,186,456	3	1,942,473	4	1,327,115	3	1,055,467	3	843,571	3
Total Assets	44,884,480	3	37,614,013	3	29,210,826	4	21,963,545	3	17,350,221	3	11,395,193	3
Liabilities & Equity												
Deposits & Short term funding	34,488,491	3	28,947,446	3	22,038,270	4	16,060,001	3	12,458,957	3	7,697,940	3
Total Customer Deposits	29,661,540	3	21,282,886	3	19,582,803	3	13,666,292	3	10,062,858	3	6,692,748	3
Deposits from Banks	4,826,951	3	7,664,561	3	2,455,467	3	2,393,709	2	2,396,099	2	1,005,192	2
Other Deposits and Short-term												
Borrowings	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other interest bearing liabilities	2,185,687	2	746,346	1	745,412	1	0	1	0	1	0	1
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	2,185,687	2	746,346	1	745,412	1	0	1	0	1	0	1
Other (Non-Interest bearing)	521,209	3	659,313	3	515,275	4	683,049	3	527,885	3	321,099	3
Loan Loss Reserves	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other Reserves	45,934	2	49,973	2	34,423	2	11,731	1	10,769	1	7,445	2
Equity	7,643,160	3	7,210,934	3	5,877,445	4	5,208,764	3	4,352,610	3	3,368,709	3
Total Liabilities & Equity	44,884,480	3	37,614,013	3	29,210,826	4	21,963,545	3	17,350,221	3	11,395,193	3



Notes

Impaired Loans (Memo)	299,093	3	183,159	3	221,923	3	127,665	3	115,549	2	107,637	2
Loan Loss Reserves (Memo)	171,813	3	141,346	3	129,286	3	97,445	3	82,885	2	96,236	2
Liquid Assets (Memo)	5,986,099	3	5,430,028	3	6,793,819	4	4,912,198	3	2,833,901	3	3,089,616	3
Intangibles (Memo)	68,654	1	59,368	1	687	2	49,890	1	49,890	1	0	1
Off Balance Sheet Items	6,141,319	3	4,288,956	3	3,874,671	3	4,338,489	3	2,979,698	3	1,939,588	3

P&L Account

INCOME STATEMENT

Net Interest Revenue	1,233,571	3	1,041,896	3	1,001,429	3	891,786	3	645,275	3	423,146	3
Other Operating Income	372,363	3	375,742	3	228,736	3	250,220	3	542,280	3	327,582	3
Net Gains (Losses) on Trading and Derivatives	19,698	3	30,055	3	32,885	2	27,610	2	63,544	2	80,934	2
Net Gains (Losses) on Assets at	-43,242	2	n.a.		n.a.		0	1	54,423	1	2,060	1
Net Fees and Commissions	161,703	3	169,286	3	131,291	3	147,198	3	108,681	3	52,266	3
Remaining Operating Income	234,203	3	176,401	2	64,560	2	75,412	3	315,632	3	192,321	3
Overheads	379,231	3	347,225	3	242,527	3	234,121	3	210,247	3	140,371	3
Loan Loss Provisions	42,253	3	28,352	3	18,571	3	15,412	3	-13,104	2	7,747	2
Other	-258,544	3	-140,247	3	-136,016	3	-157,363	3	-131,813	3	-27,706	3
Profit before Tax	925,907	3	901,813	3	833,049	3	735,110	3	858,599	3	574,904	3
Tax	989	2	962	2	0	1	-2,995	1	0	1	0	1
Net Income	913,352	3	900,330	3	833,049	3	738,104	3	858,599	3	659,080	3
Operating Income (Memo)	1,598,379	3	1,413,571	3	1,223,929	3	1,139,093	3	1,182,198	3	748,832	3
Dividend Paid	492,006	3	561,291	3	440,467	2	470,137	2	517,308	2	65,577	1
Total Capital	5,738,544	3	5,354,533	3	4,410,742	3	4,103,819	3	3,646,484	3	1,956,841	2
Tier 1 Capital	5,596,291	3	5,235,275	3	4,373,956	3	4,057,610	3	3,518,846	3	3,093,736	3
Net-Charge Offs	45,165	3	-14,808	3	-14,588	2	-16,181	3	-38,434	2	312,115	2

Ratios

Assets Quality

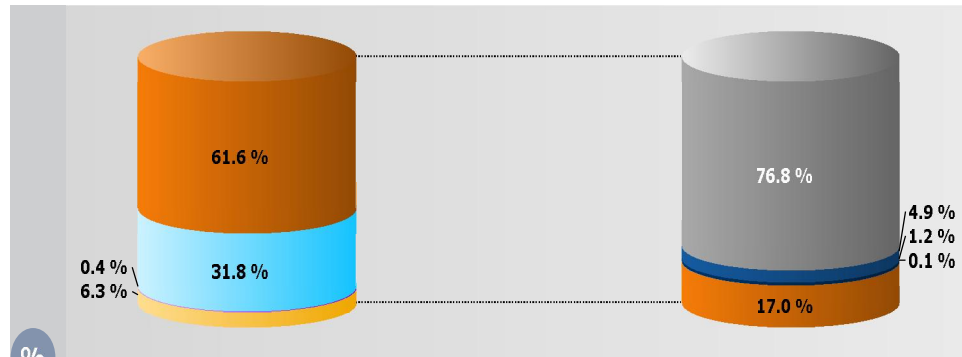
Loan Loss Res / Gross Loans	0.62	3	0.68	3	0.73	3	0.70	3	1.10	2	2.13	2
Loan Loss Prov / Net Int Rev	3.43	3	2.72	3	1.85	3	1.73	3	-2.67	2	2.25	2
Loan Loss Res / Impaired Loans	57.44	3	77.17	3	58.26	3	76.33	3	71.73	2	89.41	2
Impaired Loans / Gross Loans	1.08	3	0.88	3	1.26	3	0.91	3	1.53	2	2.39	2
NCO / Average Gross Loans	0.19	3	-0.08	3	-0.15	2	-0.13	3	-0.64	2	8.08	2
NCO / Net Inc Bef Ln Lss Prov	4.73	3	-1.59	3	-2.81	2	-2.15	3	-6.48	2	62.05	2
Impaired Loans / Equity	3.91	3	2.54	3	3.99	3	2.45	3	4.14	2	5.52	2



Unreserved Impaired Loans / Equity	1.67	3	0.58	3	1.66	3	0.58	3	1.17	2	0.58	2
Capital												
Tier 1 Ratio	n.s.		n.s.		n.s.		n.s.		n.s.		n.s.	
Total Capital Ratio	n.s.		n.s.		n.s.		n.s.		n.s.		n.s.	
Equity / Tot Assets	17.03	3	19.17	3	20.12	4	23.72	3	25.09	3	29.56	3
Equity / Net Loans	27.66	3	35.02	3	33.17	4	37.51	3	39.17	3	53.77	3
Equity / Cust & Short Term	22.16	3	24.91	3	26.67	4	32.43	3	34.94	3	43.76	3
Equity / Liabilities	20.52	3	23.72	3	25.19	4	31.09	3	33.49	3	41.97	3
Cap Funds / Tot Assets	17.03	3	19.17	3	20.12	4	23.72	3	25.09	3	29.56	3
Cap Funds / Net Loans	n.a.		n.a.		31.72	1	40.59	1	39.06	1	40.65	1
Cap Funds / Dep & ST Funding	n.a.		n.a.		24.10	1	31.66	1	29.14	1	30.04	1
Cap Funds / Liabilities	20.52	3	23.72	3	25.19	4	31.09	3	33.49	3	41.97	3
Subord Debt / Cap Funds	n.a.		n.a.		n.a.		0.00	1	0.00	1	0.00	1
Operations												
Net Interest Margin	3.20	3	3.36	3	4.24	3	4.87	3	4.85	3	5.12	3
Net Int Rev / Avg Assets	2.99	3	3.14	3	3.95	3	4.54	3	4.49	3	4.76	3
Oth Op Inc / Avg Assets	0.90	3	1.13	3	0.90	3	1.27	3	3.77	3	3.68	3
Non Int Exp / Avg Assets	1.02	3	1.13	3	1.03	3	1.27	3	1.37	2	1.64	2
Pre-Tax Op Inc / Avg Assets	2.87	3	3.14	3	3.82	3	4.54	3	6.89	3	6.77	3
Non Op Items & Taxes / Avg Ast	-0.63	3	-0.43	3	-0.53	4	-0.79	3	-0.92	3	-0.31	3
Return On Avg Assets (ROAA)	2.21	3	2.71	3	3.28	3	3.75	3	5.97	3	7.41	3
Return On Avg Equity (ROAE)	12.30	3	14.09	3	15.46	3	15.44	3	22.24	3	26.62	3
Dividend Pay-Out	53.87	3	62.34	3	88.05	2	94.76	2	85.27	2	18.05	1
Inc Net Of Dist / Avg Equity	5.67	3	5.31	3	1.67	2	0.82	2	3.77	2	23.88	1
Non Op Items / Net Income	-28.31	3	-15.58	3	-16.33	3	-21.32	3	-15.35	3	-4.20	3
Cost To Income Ratio	23.61	3	24.49	3	19.72	3	20.50	3	17.70	3	18.70	3
Recurring Earning Power	2.97	3	3.22	3	3.89	3	4.62	3	6.80	3	6.86	3
Liquidity												
Interbank Ratio	95.82	3	62.29	3	206.52	2	146.52	2	97.33	2	193.59	2
Net Loans / Tot Assets	61.56	3	54.74	3	60.66	4	63.23	3	64.04	3	54.98	3
Net Loans / Dep & ST Funding	80.12	3	71.13	3	80.40	4	86.47	3	89.18	3	81.39	3
Net Loans / Tot Dep & Bor	70.42	2	67.70	1	70.97	1	78.01	1	74.60	1	73.89	1
Liquid Assets / Dep & ST Funding	17.36	3	18.76	3	30.83	4	30.59	3	22.75	3	40.14	3
Liquid Assets / Tot Dep & Bor	22.56	2	20.05	1	31.61	1	31.72	1	26.11	1	29.24	1



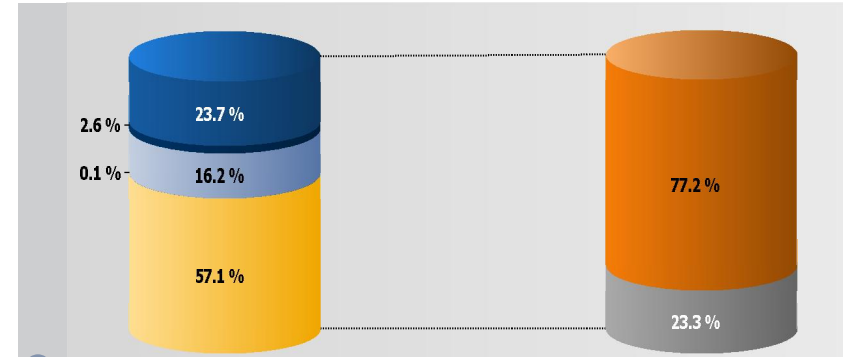
Structure of the balance sheet (2012)



All percentages are relative to Total Assets (100% = 44,884,480 th USD)

Loans	61.6 %	Deposits & Short term funding	76.8 %
Other Earning Assets	31.8 %	Other interest bearing liabilities	4.9 %
Fixed Assets	0.4 %	Other (Non-Interest Bearing)	1.2 %
Non-Earning Assets	6.3 %	Loan Loss Reserves	0.0 %
		Other Reserves	0.1 %
		Equity	17.0 %

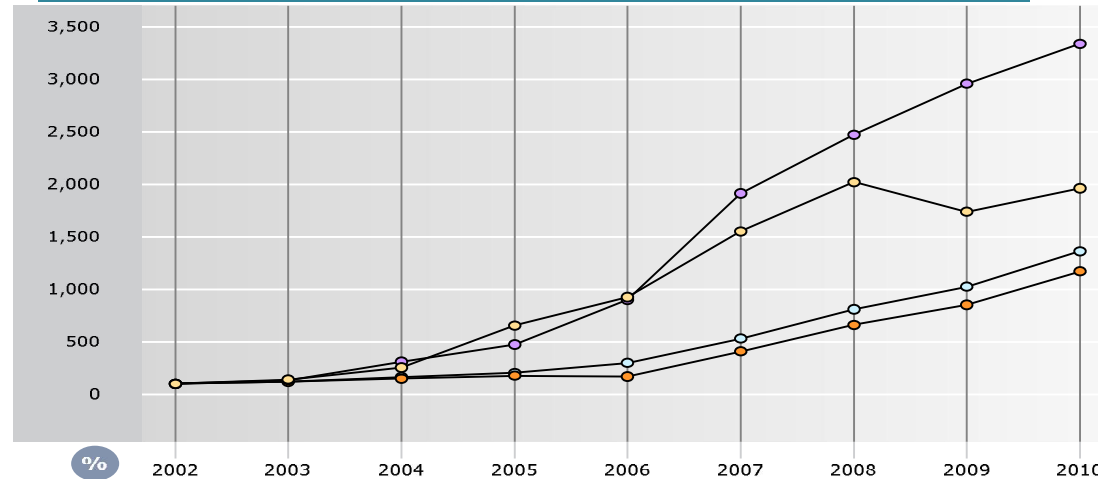
Structure of the P&L account (2012)



All percentages are relative to Operating Income (100% = 1,598,379 th USD)

Overheads	2.6 %	Net Interest Revenue	77.2 %
Loan Loss Provisions	0.1 %	Other Operating Income	23.3 %
Other	16.2 %		
Tax	0.1 %		
Net Income	57.1 %		

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



○ Total Assets (th USD)	2,144,423	○ Deposits & Short term funding (th USD)	1,883,599
○ Equity (th USD)	176,071	○ Net Income (th USD)	42,473