



بانکداری اسلامی در کشور مصر

	2012		2011		2010		2009		2008		2007	
	th USD		th USD		th USD		th USD		th USD		th USD	
Number of banks	2		2		2		2		2		2	
Balance Sheet												
Assets												
Loans	1,594,383	2	1,547,375	2	1,428,581	2	4,066,443	2	3,717,665	2	3,669,119	2
Gross Loans	1,958,403	2	1,897,273	2	1,780,513	2	4,490,631	2	3,819,698	2	3,971,020	2
Less: Reserves for Impaired Loans/ NPLs	364,020	2	349,898	2	351,932	2	424,188	2	102,033	1	301,900	2
Other Earning Assets	6,571,388	2	5,629,161	2	5,375,652	2	2,233,755	2	1,885,812	2	1,595,261	2
Loans and Advances to Banks	554,816	2	868,986	2	2,414,408	2	603,572	2	526,517	2	733,511	2
Derivatives	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other Securities	6,016,573	2	4,760,175	2	2,961,244	2	1,630,182	2	1,359,296	2	861,750	2
Remaining earning assets	n.a.		n.a.		n.a.		n.a.		n.a.		0	1
Total Earning Assets	8,165,771	2	7,176,536	2	6,804,233	2	6,300,197	2	5,603,478	2	5,264,381	2
Fixed Assets	130,485	2	99,453	2	96,761	2	95,153	2	90,587	2	94,480	2
Non-Earning Assets	879,331	2	1,021,007	2	924,991	2	779,194	2	526,535	2	283,004	2
Total Assets	9,175,587	2	8,296,997	2	7,825,985	2	7,174,544	2	6,220,599	2	5,641,866	2
Liabilities & Equity												
Deposits & Short term funding	8,277,654	2	7,562,200	2	7,106,032	2	6,565,785	2	5,719,827	2	5,199,444	2
Total Customer Deposits	8,197,013	2	7,444,315	2	7,036,840	2	6,481,097	2	5,678,640	2	5,159,253	2
Deposits from Banks	80,641	2	117,885	2	69,192	2	84,688	2	41,187	2	40,190	2
Other Deposits and Short-term Borrowings	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other interest bearing liabilities	19,871	1	19,013	1	19,231	1	19,524	1	23,437	2	15,335	2
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	19,871	1	19,013	1	19,231	1	19,524	1	23,437	2	15,335	2
Other (Non-Interest bearing)	287,121	2	221,858	2	179,505	2	161,979	2	115,132	2	204,313	2
Loan Loss Reserves	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other Reserves	8,913	2	4,969	2	4,471	2	7,890	2	7,249	2	5,124	2
Equity	582,029	2	488,956	2	516,746	2	419,367	2	354,954	2	217,650	2
Total Liabilities & Equity	9,175,587	2	8,296,997	2	7,825,985	2	7,174,544	2	6,220,599	2	5,641,866	2



Notes

Impaired Loans (Memo)	310,465	2	350,413	2	384,163	2	427,713	2	n.a.	n.a.		
Loan Loss Reserves (Memo)	364,020	2	349,898	2	351,932	2	424,188	2	102,033	1	301,900	2
Liquid Assets (Memo)	3,723,679	2	2,564,693	2	2,589,010	2	1,292,545	2	1,190,603	2	1,101,330	2
Off Balance Sheet Items	228,317	2	267,181	2	245,934	2	570,461	2	206,791	2	159,090	2
Subordinated Debts (Memo)	19,823	1	18,880	1	17,988	1	17,131	1	20,040	2	10,902	2

P&L Account

INCOME STATEMENT

Net Interest Revenue	319,425	2	226,961	2	171,840	2	157,450	2	157,755	2	75,293	2
Other Operating Income	16,747	2	-6,831	2	2,141	2	51,649	2	53,978	2	51,219	2
Net Gains (Losses) on Trading and Derivatives	8,928	2	-8,559	2	3,988	2	1,662	2	-25,654	2	14,390	2
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	24,232	2	23,617	2	25,498	2	23,359	2	27,216	2	22,748	2
Remaining Operating Income	-16,414	2	-21,888	2	-27,345	2	26,628	2	52,415	2	14,081	2
Overheads	90,505	2	84,462	2	68,639	2	153,359	2	171,345	2	106,054	2
Loan Loss Provisions	-2,077	2	22,570	2	11,169	2	5,406	1	47,910	1	19,677	1
Other	-22,630	2	-6,299	2	-1,053	2	-1,205	1	21,439	1	55	1
Profit before Tax	225,114	2	106,799	2	93,119	2	49,129	2	13,917	2	836	2
Tax	103,303	2	59,150	2	16,089	2	4,054	2	-1,562	2	836	2
Net Income	121,810	2	47,649	2	77,029	2	45,074	2	15,479	2	0	2
Operating Income (Memo)	336,172	2	220,130	2	173,981	2	209,099	2	211,733	2	126,513	2
Total Capital	467,022	2	430,787	2	298,191	1	282,810	1	n.a.		n.a.	
Tier 1 Capital	381,369	2	347,837	2	226,703	1	231,307	1	n.a.		n.a.	
Net-Charge Offs	5,535	2	6,798	2	8,511	2	24,327	1	0	1	n.a.	

Ratios

Assets Quality

Loan Loss Res / Gross Loans	18.59	2	18.44	2	19.77	2	9.45	2	10.59	1	7.60	2
Loan Loss Prov / Net Int Rev	-0.65	2	9.94	2	6.50	2	10.49	1	110.75	1	82.73	1
Loan Loss Res / Impaired Loans	117.25	2	99.85	2	91.61	2	99.18	2	n.a.		n.a.	
Impaired Loans / Gross Loans	15.85	2	18.47	2	21.58	2	9.52	2	n.a.		n.a.	
NCO / Average Gross Loans	0.29	2	0.37	2	0.27	2	2.63	1	0.00	1	n.a.	
NCO / Net Inc Bef Ln Lss Prov	4.62	2	9.68	2	9.65	2	87.29	1	0.00	1	n.a.	
Impaired Loans / Equity	53.34	2	71.67	2	74.34	2	101.99	2	n.a.		n.a.	



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	6.34	2	5.89	2	6.60	2	5.85	2	5.71	2	3.86	2
Equity / Net Loans	36.50	2	31.60	2	36.17	2	10.31	2	9.55	2	5.93	2
Equity / Cust & Short Term	7.03	2	6.47	2	7.27	2	6.39	2	6.21	2	4.19	2
Equity / Liabilities	6.79	2	6.28	2	7.09	2	6.22	2	6.07	2	4.02	2
Cap Funds / Tot Assets	6.56	2	6.12	2	6.83	2	6.08	2	6.03	2	4.05	2
Cap Funds / Net Loans	16.87	1	17.05	1	17.58	1	18.44	1	10.09	2	6.23	2
Cap Funds / Dep & ST Funding	7.76	1	7.67	1	7.55	1	7.85	1	6.56	2	4.40	2
Cap Funds / Liabilities	7.02	2	6.52	2	7.33	2	6.48	2	6.41	2	4.22	2
Subord Debt / Cap Funds	10.84	1	11.17	1	11.24	1	11.50	1	5.34	2	4.77	2

Operations

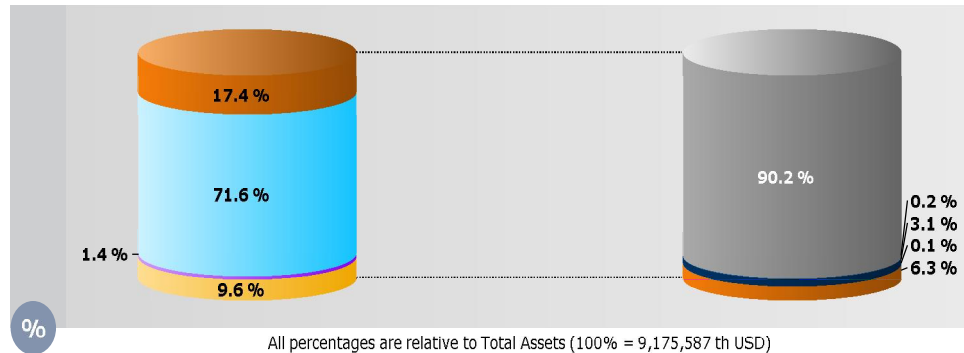
Net Interest Margin	4.16	2	3.25	2	2.62	2	2.65	2	2.90	2	1.56	2
Net Int Rev / Avg Assets	3.66	2	2.82	2	2.29	2	2.35	2	2.66	2	1.46	2
Oth Op Inc / Avg Assets	0.19	2	-0.08	2	0.03	2	0.77	2	0.91	2	0.99	2
Non Int Exp / Avg Assets	1.01	2	1.33	2	1.06	2	1.66	1	3.91	1	2.34	1
Pre-Tax Op Inc / Avg Assets	2.84	2	1.40	2	1.26	2	1.32	1	-1.32	1	0.05	1
Non Op Items & Taxes / Avg Ast	-1.44	2	-0.81	2	-0.23	2	-0.08	2	0.39	2	-0.02	2
Return On Avg Assets (ROAA)	1.39	2	0.59	2	1.03	2	0.67	2	0.26	2	0.00	2
Return On Avg Equity (ROAE)	22.75	2	9.48	2	16.46	2	11.64	2	5.41	2	0.00	2
Dividend Pay-Out	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Inc Net Of Dist / Avg Equity	n.a.		n.a.		n.a.		n.a.		n.a.		0.00	1
Non Op Items / Net Income	-18.58	2	-13.22	2	-1.37	2	-5.37	1	n.a.		n.a.	
Cost To Income Ratio	26.92	2	38.37	2	39.45	2	73.34	2	80.93	2	83.83	2
Recurring Earning Power	2.81	2	1.68	2	1.40	2	0.83	2	0.68	2	0.40	2

Liquidity

Interbank Ratio	688.00	2	737.15	2	n.s.		712.70	2	n.s.		n.s.	
Net Loans / Tot Assets	17.38	2	18.65	2	18.25	2	56.68	2	59.76	2	65.03	2
Net Loans / Dep & ST Funding	19.26	2	20.46	2	20.10	2	61.93	2	65.00	2	70.57	2
Net Loans / Tot Dep & Bor	46.00	1	44.95	1	42.93	1	42.51	1	64.96	2	70.51	2
Liquid Assets / Dep & ST Funding	44.98	2	33.91	2	36.43	2	19.69	2	20.82	2	21.18	2
Liquid Assets / Tot Dep & Bor	30.70	1	26.83	1	36.76	1	38.93	1	20.80	2	21.16	2



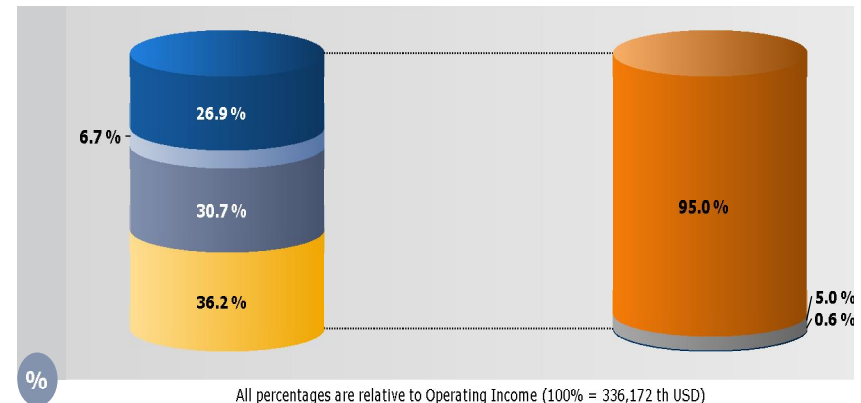
Structure of the balance sheet (2012)



All percentages are relative to Total Assets (100% = 9,175,587 th USD)

Loans	17.4%	Deposits & Short term funding	90.2%
Other Earning Assets	1.4%	Other interest bearing liabilities	0.2%
Fixed Assets	9.6%	Other (Non-Interest Bearing)	3.1%
Non-Earning Assets	0.0%	Loan Loss Reserves	0.1%
		Other Reserves	0.1%
		Equity	6.3%

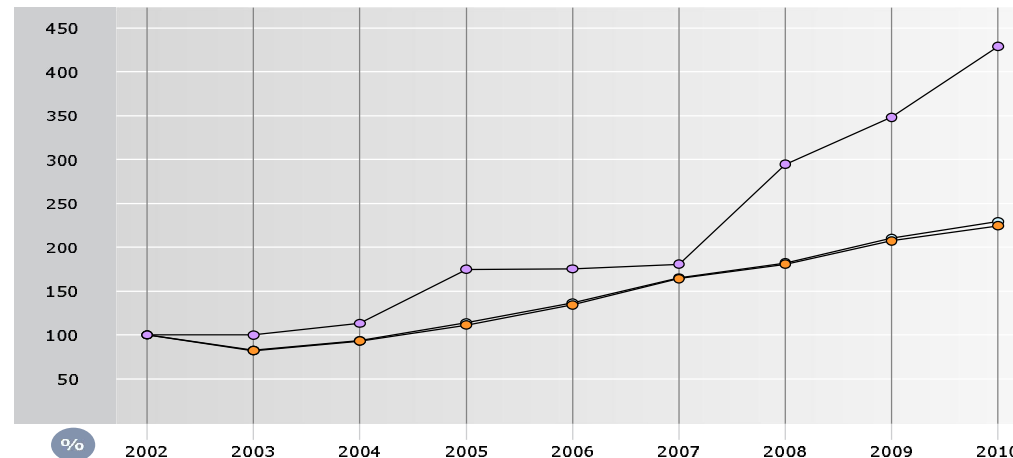
Structure of the P&L account (2012)



All percentages are relative to Operating Income (100% = 336,172 th USD)

Overheads	26.9%	Net Interest Revenue	95.0%
Other	6.7%	Other Operating Income	5.0%
Tax	30.7%	Loan Loss Provisions	0.6%
Net Income	36.2%		

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



Total Assets (th USD)	3,416,933	Deposits & Short term funding (th USD)	3,167,489
Equity (th USD)	120,467		