

بانکداری اسلامی در کشور انگلستان

	2016		2015		2014		2013		2012	
	th USD		th USD		th USD		th USD		th USD	
Number of banks	6		7		7		7		7	1
Balance Sheet										
Assets										
Loans	3,796,183	5	3,274,101	6	2,813,854	6	2,491,253	6	203,597	1
Gross loans	2,838,828	5	3,375,092	6	2,919,650	6	2,569,734	6	204,570	1
Less: Reserves for impaired loans / NPLs	42,645	4	100,991	4	105,796	4	78,482	4	974	1
Other earning assets	1,391,325	6	1,537,190	6	1,948,913	6	1,610,468	6	204,280	1
Loans and advances to banks	710,621	6	461,403	6	884,846	6	880,066	6	204,280	1
Other securities	662,803	6	980,674	6	957,393	6	640,172	6	n.a.	
Total earning assets	4,187,508	6	4,811,291	6	4,762,768	6	4,101,721	6	407,877	1
Fixed assets	107,508	6	177,763	6	210,010	6	280,733	6	1,272	1
Non-earning assets	1,147,080	6	1,587,469	7	1,337,910	7	1,164,156	7	2,941	1
Cash & Balances at Central Bank	206,558	6	288,341	7	186,839	7	258,186	7	1,083	1
Total assets	7,442,097	6	6,576,522	7	6,310,688	7	5,546,610	7	412,090	1
Liabilities & Equity										
Deposits & short term funding	4,800,914	6	4,600,693	6	4,507,372	6	3,984,009	6	376,681	1
Total customer deposits	2,265,042	5	2,064,137	5	2,277,946	5	1,551,880	6	374,830	1
Deposits from banks	1,735,872	6	2,536,556	6	2,229,427	6	2,432,129	6	1,851	1
Equity	1,023,615	6	1,298,589	7	1,365,299	7	1,277,242	7	31,680	1
Total liabilities & equity	7,442,097	6	6,576,522	7	6,310,688	7	5,546,610	7	412,090	1
Notes										
Impaired / Non Performing Loans	107,209	3	159,897	3	173,141	3	128,149	3	n.a.	
Loan loss reserves	42,645	4	100,991	4	105,796	4	78,482	4	974	1
Liquid assets	1,222,060	6	1,183,124	7	1,440,580	7	1,321,916	7	205,362	1
Intangibles	25,840	6	39,810	6	23,460	6	22,110	6	484	1

P&L Account

INCOME STATEMENT										
Net interest revenue	118,514	6	140,721	7	110,284	7	67,853	7	3,418	1
Interest Income	198,212	6	223,601	7	191,583	7	151,288	7	7,619	1
Interest Expense	79,699	6	82,880	6	81,299	6	83,435	6	4,201	1
Other operating income	62,594	6	135,590	7	173,659	7	181,676	7	376	1
Operating income	181,108	6	276,312	7	283,943	7	249,529	7	3,794	1
Net fees and commissions	19,313	6	10,787	7	20,414	7	14,174	7	376	1
Remaining operating income	26,000	6	86,548	6	118,809	6	130,325	6	n.a.	
Overheads	185,622	6	221,878	7	231,176	7	233,727	7	15,019	1
Loan loss provisions	42,257	4	60,930	4	37,519	5	7,504	5	-77	1
Other	-829	4	-6,341	4	1,313	5	-13,621	5	0	1
Profit before tax	-47,601	6	-12,837	7	16,561	7	-5,323	7	-11,149	1
Tax	5,672	5	-9,410	6	1,691	6	6,539	5	n.a.	
Net income	-53,274	6	-3,427	7	14,870	7	-11,862	7	-11,149	1
Ratios										
Assets Quality										
Loan loss res / Gross loans	1.51	4	3.03	4	3.71	4	3.15	4	0.48	1
Loan loss prov / Net int rev	38.24	4	46.63	4	34.72	5	11.24	5	-2.26	1
Loan loss res / Impaired loans	36.62	3	62.12	3	60.59	3	60.49	3	n.a.	
NCO / Average gross loans	2.78	3	1.10	4	-0.14	4	1.84	4	0.06	1
NCO / Net inc bef ln lss prov	-14,966.59	3	67.41	3	-0.98	3	61.05	3	-0.79	1
Impaired loans / Equity	15.63	3	20.31	3	21.41	3	15.50	3	n.a.	
Capital										
Equity / Tot assets	18.81	6	19.75	7	21.63	7	23.03	7	7.69	1
Equity / Net loans	30.94	5	39.43	6	48.35	6	51.07	6	15.56	1
Operations										
Net interest margin	2.83	6	2.92	6	2.32	6	1.65	6	0.84	1
Return On Avg Assets (ROAA)	-0.89	6	-0.05	7	0.25	7	-0.40	7	-2.98	1
Return On Avg Equity (ROAE)	-4.60	6	-0.26	7	1.13	7	-1.81	7	-38.40	1
Cost to income ratio	102.49	6	80.30	7	81.42	7	93.67	7	395.92	1

Liquidity										
Interbank ratio	40.94	6	18.19	6	39.69	6	36.19	6	11,036.23	1
Net loans / Tot assets	55.12	5	49.85	6	44.63	6	44.96	6	49.41	1
Net loans / Dep & ST funding	73.70	5	71.17	6	62.43	6	62.53	6	54.05	1
Liquid assets / Dep & ST funding	30.54	6	25.63	6	31.89	6	33.09	6	54.52	1

Source: bankscope database