

بانکداری اسلامی در کشور اردن

	2016		2015		2014		2013		2012	
	th USD		th USD		th USD		th USD		th USD	
Number of banks		5		5		4		4		3
Balance Sheet										
Assets										
Loans	6,857,948	5	6,391,956	5	5,520,400	4	5,654,852	4	3,827,124	3
Gross loans	7,018,445	5	6,558,697	5	5,671,863	4	5,801,268	4	3,930,066	3
Less: Reserves for impaired loans	160,497	5	166,741	5	151,463	4	146,415	4	102,942	3
Other earning assets	413,723	5	268,315	5	241,145	4	241,675	4	310,265	3
Loans and advances to banks	128,068	4	120,317	4	112,286	4	127,886	4	125,375	3
Total earning assets	7,271,671	5	6,660,272	5	5,761,545	4	5,896,527	4	4,137,389	3
Fixed assets	160,570	5	150,376	5	144,815	4	134,092	4	94,514	3
Non-earning assets	2,532,394	5	2,307,816	5	2,330,327	4	1,313,559	4	761,837	3
Cash & Balances at Central Bank	2,729,083	4	2,558,352	5	2,514,910	4	1,498,725	4	981,251	3
Other Intangible Assets	6,066	5	8,180	5	7,659	3	6,572	3	4,263	2
Total assets	9,964,635	5	9,118,463	5	8,236,687	4	7,344,178	4	4,993,740	3
Liabilities & Equity										
Deposits & short term funding	8,760,268	5	8,018,662	5	7,248,417	4	6,446,625	4	4,360,472	3
Deposits from banks	15,589	3	4,949	2	6,049	3	34,924	3	32,048	2
Equity	983,600	5	918,180	5	829,123	4	765,513	4	552,196	3
Total liabilities & equity	9,964,635	5	9,118,463	5	8,236,687	4	7,344,178	4	4,993,740	3
Notes										
Impaired Loans (Memo)	184,811	4	196,475	4	175,027	3	198,014	3	141,966	2
Loan Loss Reserves (Memo)	160,497	5	166,741	5	151,463	4	146,415	4	102,942	3
Liquid Assets (Memo)	2,407,121	5	2,262,187	5	2,243,314	4	1,293,427	4	976,344	3
Intangibles (Memo)	6,066	5	8,180	5	7,659	3	6,572	3	4,263	2
P&L Account										

INCOME STATEMENT										
Net interest revenue	454,096	5	357,392	5	293,430	4	270,487	4	141,907	3
Interest Income	583,889	5	481,699	5	413,052	4	385,282	4	220,645	3
Interest Expense	129,793	4	124,307	4	119,623	3	114,794	3	78,738	2
Other operating income	75,662	5	61,642	5	80,435	4	71,304	4	56,021	3
Net fees and commissions	43,704	5	35,024	5	33,989	4	30,745	4	20,586	3
Remaining operating income	31,958	4	26,618	4	46,446	4	40,559	4	35,435	3
Overheads	297,965	5	224,065	5	195,497	4	174,525	4	85,121	3
Profit before tax	185,546	5	153,318	5	127,414	4	131,075	4	77,068	3
Tax	64,211	5	51,285	5	37,639	4	39,346	4	19,975	3
Net income	121,335	5	102,034	5	89,775	4	91,728	4	57,093	3
Ratios										
Assets Quality										
Loan Loss Res / Gross Loans	2.29	5	2.54	5	2.67	4	2.52	4	2.62	3
Loan Loss Prov / Net Int Rev	10.21	4	11.62	4	17.80	3	13.61	3	26.25	2
Loan Loss Res / Impaired Loans	76.65	4	75.51	4	76.51	3	65.08	3	60.15	2
Impaired Loans / Gross Loans	2.66	4	3.04	4	3.14	3	3.46	3	3.67	2
Impaired Loans / Equity	20.22	4	23.15	4	22.88	3	28.02	3	28.33	2
Unreserved Impaired Loans / Equity	4.72	4	5.67	4	5.37	3	9.78	3	11.29	2
Capital										
Equity / Tot assets	9.87	5	10.07	5	10.07	4	10.42	4	11.06	3
Equity / Net loans	14.34	5	14.36	5	15.02	4	13.54	4	14.43	3
Equity / Cust & short term funding	11.23	5	11.45	5	11.44	4	11.87	4	12.66	3
Operations										
Net interest margin	6.24	5	5.37	5	5.09	4	4.59	4	3.43	3
Net int rev / Avg assets	4.76	5	4.12	5	3.77	4	4.38	4	2.95	3
Oth op inc / Avg assets	0.79	5	0.71	5	1.03	4	1.16	4	1.16	3
Return On Avg Assets (ROAA)	1.27	5	1.18	5	1.15	4	1.49	4	1.19	3
Return On Avg Equity (ROAE)	12.76	5	11.68	5	11.26	4	13.92	4	10.85	3

Cost to income ratio	56.25	5	53.47	5	52.29	4	51.06	4	43.01	3
Liquidity										
Interbank Ratio	789.90	3	2,177.66	2	1,780.09	3	352.69	3	387.16	2
Net Loans / Tot Assets	68.82	5	70.10	5	67.02	4	77.00	4	76.64	3
Net Loans / Dep & ST Funding	78.28	5	79.71	5	76.16	4	87.72	4	87.77	3
Liquid Assets / Dep & ST Funding	27.48	5	28.21	5	30.95	4	20.06	4	22.39	3