

## بانكداری اسلامی در کشور یمن

	2016		2015		2014		2013		2012	
	th USD		th USD		th USD		th USD		th USD	
Number of banks	3		3		3		3		1	
<b>Balance Sheet</b>										
<b>Assets</b>										
Loans	940,380	3	910,186	2	880,361	3	850,832	3	145,610	1
Gross loans	322,219	3	400,794	2	940,664	3	918,939	3	166,731	1
Less: Reserves for impaired loans / NPLs	36,840		46,608	2	60,303	3	68,107	3	21,120	1
Other earning assets	594,345	1	801,958	2	1,118,135	3	1,047,515	3	288,534	1
Loans and advances to banks	132,303	1	158,991	2	323,589	3	424,180	3	215,710	1
Other securities	462,042	1	642,968	2	794,545	3	623,335	3	72,824	1
Total earning assets	879,725	1	1,156,144	2	1,998,496	3	1,898,346	3	434,144	1
Fixed assets	22,550	1	31,293	2	50,746	3	49,254	3	10,325	1
Non-earning assets	1,432,415	1	1,379,766	2	1,478,980	3	1,783,968	3	412,680	1
Cash & Balances at Central Bank	665,222	1	671,087	2	545,516	3	731,860	3	162,464	1
Total assets	4,334,689	3	3,667,203	3	3,528,221	3	3,731,569	3	857,149	1
<b>Liabilities &amp; Equity</b>										
Deposits & short term funding	3,963,398	3	3,220,647	3	3,101,156	3	3,292,176	3	761,690	1
Total customer deposits	1,935,136	1	2,211,259	2	3,086,518	3	3,242,737	3	760,300	1
Deposits from banks	28,262	1	9,388	1	14,638	2	49,439	2	1,390	1
Equity	385,090	3	357,557	3	344,082	3	346,979	3	53,453	1
Total liabilities & equity	2,334,689	3	2,567,203	3	3,528,221	3	3,731,569	3	857,149	1
<b>Notes</b>										
Impaired / Non Performing Loans	34,003	1	61,009	2	85,338	3	61,535	3	28,297	1
Loan loss reserves	36,840	1	46,608	2	60,303	3	68,107	3	21,120	1
Liquid assets	783,803	1	788,645	2	748,946	3	1,332,766	3	390,448	1

## P&L Account

### INCOME STATEMENT

Net interest revenue	-28,763	1	-31,498	2	2,156	3	45,613	3	9,260	1
Interest Income	27,302	1	30,410	2	99,002	3	136,979	3	22,556	1
Interest Expense	56,065	1	61,908	2	96,846	3	91,366	3	13,296	1
Other operating income	108,740	1	111,005	2	105,878	3	76,326	3	18,875	1
Net fees and commissions	8,835	1	8,584	2	15,651	3	18,785	3	3,736	1
Remaining operating income	99,905	1	102,421	2	90,227	3	57,542	3	15,138	1
Overheads	41,112	1	72,247	2	104,947	3	74,462	3	21,874	1
Loan loss provisions	4,003	1	16,277	2	9,285	3	21,994	3	2,331	1
Profit before tax	33,248	1	-12,509	2	-10,572	3	6,945	3	275	1
Tax	3,665	1	503	1	353	1	151	3	23	1
Net income	39,584	3	-13,012	3	-10,925	3	6,794	3	253	1

### Ratios

#### Assets Quality

Loan loss res / Gross loans	11.43	1	11.63	2	6.41	3	7.41	3	12.67	1
Loan loss prov / Net int rev	-13.92	1	-51.68	2	430.60	3	48.22	3	25.17	1
Loan loss res / Impaired loans	108.34	1	76.40	2	70.66	3	110.68	3	74.64	1
Impaired loans / Gross loans	10.55	1	15.22	2	9.07	3	6.70	3	16.97	1
Impaired loans / Equity	10.15	1	19.84	2	24.80	3	17.73	3	52.94	1

#### Capital

Equity / Tot assets	14.35	1	11.98	2	9.75	3	9.30	3	6.24	1
Equity / Net loans	117.42	1	86.84	2	39.08	3	40.78	3	36.71	1

#### Operations

Net interest margin	-3.27	1	-2.72	2	0.11	3	2.40	3	2.13	1
Return On Avg Assets (ROAA)	1.27	1	-0.50	2	-0.30	3	0.30	3	0.03	1
Return On Avg Equity (ROAE)	9.70	1	-4.29	2	-3.16	3	3.39	3	0.47	1
Cost to income ratio	51.40	1	90.87	2	97.14	3	61.06	3	77.75	1

<b>Liquidity</b>										
Interbank ratio	468.13	1	1,268.95	1	1,863.69	2	759.88	2	15,519.48	1
Net loans / Tot assets	12.22	1	13.80	2	24.95	3	22.80	3	16.99	1
Net loans / Dep & ST funding	14.53	1	15.95	2	28.39	3	25.84	3	19.12	1
Liquid assets / Dep & ST funding	39.92	1	35.51	2	24.15	3	40.48	3	51.26	1

Source: bankscope database