

Prudential and Structural Islamic Financial Indicators (PSIFIs) for Islamic Banks

Country: Qatar											
Time period covered : Starting Period: 2016Q4 Starting Period: 2018Q2											
Core Prudential Islamic Financial Indicators (PIFIs)											
Code	Indicator	Standard	Currency	Units	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
End-of-period exchange rate (National Currency / USD):					3.64	3.64	3.64	3.64	3.64	3.64	3.64
<i>Capital Adequacy : Basel Standard</i>											
CP01a	CAR				17.5%	17.3%	17.4%	17.2%	17.9%	17.5%	17.3%
	Total regulatory capital [®]	Basel III	NC	T	40,688,318.0	40,785,051.0	41,153,971.0	41,347,558.0	43,313,281.0	42,788,733.0	42,680,115.0
	Risk-weighted assets (RWA) [®]	Basel III	NC	T	232,893,622.0	235,446,010.0	237,188,099.0	239,781,855.0	241,913,149.0	244,402,351.0	247,213,427.0
CP02a	Tier 1 capital to RWA				17.1%	16.9%	17.0%	16.9%	17.4%	16.5%	16.3%
	Tier 1 capital [®]	Basel III	NC	T	39,736,448.0	39,905,566.0	40,290,765.0	40,413,592.0	42,134,069.0	40,263,105.0	40,179,988.0
	RWA [®]	Basel III	NC	T	232,893,622.0	235,446,010.0	237,188,099.0	239,781,855.0	241,913,149.0	244,402,351.0	247,213,427.0
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)				14.9%	14.8%	14.8%	14.7%	15.3%	14.4%	14.2%
	CET1 capital [®]	Basel III	NC	T	34,653,624.0	34,815,066.0	35,195,979.0	35,310,680.0	37,026,229.0	35,157,450.0	35,077,646.0
	RWA [®]	Basel III	NC	T	232,893,622.0	235,446,010.0	237,188,099.0	239,781,855.0	241,913,149.0	244,402,351.0	247,213,427.0
<i>Capital Adequacy: IFSB Formula</i>											
CP01b	CAR (IFSB)				...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (IFSB)				...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB) (fill only if IFSB-15 has been adopted)				...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...
<i>Asset Quality</i>											
CP04	Gross nonperforming financing (NPF) ratio				0.6%	0.8%	0.8%	0.8%	0.8%	1.2%	1.2%
	NPF		NC	T	1,406,150.0	1,743,729.0	1,988,267.0	1,988,019.0	2,045,679.0	2,896,756.0	2,923,593.0
	Total financing		NC	T	227,259,544.0	230,005,926.0	244,856,181.0	239,024,295.0	244,420,355.0	248,894,561.0	237,709,599.0
CP05	Net nonperforming financing (net NPF) to capital				0.4%	0.7%	1.1%	1.1%	1.1%	1.1%	0.0%
	Net NPF		NC	T	179,326.0	270,915.0	442,176.0	442,176.0	459,138.0	459,138.0	...
	Total regulatory capital [®]		NC	T	40,688,318.0	40,785,051.0	41,153,971.0	41,347,558.0	43,313,281.0	42,788,733.0	42,680,115.0
CP06	Provisions for gross nonperforming financing (NPF)				74.8%	69.4%	60.8%	60.9%	67.2%	54.5%	56.2%
	Provisions		NC	T	1,051,892.0	1,209,447.0	1,209,249.0	1,209,768.0	1,374,835.0	1,579,643.0	1,644,250.0
	NPF		NC	T	1,406,150.0	1,743,729.0	1,988,267.0	1,988,019.0	2,045,679.0	2,896,756.0	2,923,593.0
<i>Earnings</i>											
CP07	Return on assets (ROA)				1.8%	0.5%	0.9%	1.3%	1.7%	0.4%	0.9%
	Net income (before extraordinary items, taxes, and Zakat)		NC	T	5,716,984.0	1,489,311.0	3,013,682.0	4,372,444.0	5,935,123.0	1,586,066.0	3,156,235.0
	Total assets		NC	T	322,867,623.0	329,627,294.0	337,586,369.0	348,951,588.0	352,202,189.0	358,649,785.0	352,803,197.0
CP08	Return on equity (ROE)				16.9%	4.2%	8.5%	12.3%	16.7%	4.6%	9.1%
	Net income (before extraordinary items, taxes, and Zakat)		NC	T	5,716,984.0	1,489,311.0	3,013,682.0	4,372,444.0	5,935,123.0	1,586,066.0	3,156,235.0
	Equity		NC	T	33,782,869.0	35,419,979.0	35,544,077.0	35,569,176.0	35,546,975.0	34,699,986.0	34,719,930.0
CP09	Net profit margin				46.8%	45.1%	44.1%	42.0%	41.8%	40.5%	40.6%
	Net income (before extraordinary items, taxes, and Zakat)		NC	T	5,716,984.0	1,489,311.0	3,013,682.0	4,372,444.0	5,935,123.0	1,586,066.0	3,156,235.0
	Gross income		NC	T	12,224,618.0	3,305,681.0	6,836,927.0	10,420,859.0	14,182,862.0	3,919,119.0	7,764,773.0
CP10	Cost to income				15.0%	14.5%	14.6%	14.4%	14.3%	13.0%	13.5%
	Operating costs		NC	T	1,834,004.0	480,005.0	995,423.0	1,497,330.0	2,027,422.0	508,949.0	1,044,742.0
	Gross income		NC	T	12,224,618.0	3,305,681.0	6,836,927.0	10,420,859.0	14,182,862.0	3,919,119.0	7,764,773.0
<i>Leverage</i>											
CP11	Capital to assets (balance sheet definition)				12.3%	12.1%	11.9%	11.6%	12.0%	11.2%	11.4%
	Tier 1 capital [®]		NC	T	39,736,448.0	39,905,566.0	40,290,765.0	40,413,592.0	42,134,069.0	40,263,105.0	40,179,988.0

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	Total assets		NC	T	322,867,623.0	329,627,294.0	337,586,369.0	348,951,588.0	352,202,189.0	358,649,785.0	352,803,197.0
CP12	Leverage (regulatory definition)				9.3%	9.1%	9.0%	9.0%	9.4%	9.1%	9.1%
	Tier 1 capital [®]		NC	T	39,736,448.0	39,905,566.0	40,290,765.0	40,413,592.0	42,134,069.0	40,263,105.0	40,179,988.0
	Exposure		NC	T	425,089,566.0	437,649,837.0	448,620,817.0	449,275,814.0	449,850,903.0	440,821,420.0	440,821,420.0
Liquidity											
CP13	Liquid assets ratio				34.3%	41.9%	31.3%	33.6%	32.7%	37.9%	35.7%
	Liquid assets		NC	T	110,826,394.0	138,052,091.0	105,566,098.0	117,364,376.0	115,082,067.0	135,936,642.0	126,094,486.0
	Total assets		NC	T	322,867,623.0	329,627,294.0	337,586,369.0	348,951,588.0	352,202,189.0	358,649,785.0	352,803,197.0
CP14	Liquid assets to short-term liabilities				58.9%	74.2%	55.4%	59.1%	55.1%	65.2%	64.8%
	Liquid assets		NC	T	110,826,394.0	138,052,091.0	105,566,098.0	117,364,376.0	115,082,067.0	135,936,642.0	126,094,486.0
	Short-term liabilities		NC	T	188,076,003.0	186,059,743.0	190,465,451.0	198,480,325.0	208,702,217.0	208,363,634.0	194,539,882.0
CP15	Liquidity coverage ratio (LCR)				145.9%	166.3%	128.4%	157.9%	154.3%	151.5%	152.9%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets		NC	T	52,904,000.0	54,076,000.0	46,732,000.0	55,862,640.0	60,423,198.0	62,994,261.0	66,330,491.0
	Total net cash outflows over the next 30 calendar days		NC	T	36,263,000.0	32,524,000.0	36,387,000.0	35,371,463.0	39,169,395.0	41,584,021.0	43,393,189.0
CP16	Net stable funding ratio (NSFR)				93.7%	96.0%	89.5%	97.5%	90.7%	97.0%	99.1%
	Available stable funding (ASF)		NC	T	180,456,000.0	183,040,000.0	180,196,000.0	197,714,000.0	185,499,352.0	188,886,338.0	191,806,398.0
	Required stable funding (RSF)		NC	T	192,591,000.0	190,669,000.0	201,277,000.0	202,694,000.0	204,461,006.0	194,775,234.0	193,562,653.0
Sensitivity to Market Risk; Other											
CP17	Net foreign exchange open position to capital				-43.7%	-44.6%	-33.9%	-37.3%	-54.7%	-70.2%	-63.5%
	Net FX open position		NC	T	-15,337,771.0	-15,722,304.0	-11,997,388.0	-13,220,262.0	-20,035,787.0	-25,133,254.0	-27,100,269.0
	Total regulatory capital		NC	T	35,061,261.0	35,243,458.6	35,422,158.4	35,432,911.9	36,639,842.0	35,788,739.0	42,680,115.0
CP18	Large exposures to capital				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Value of large exposures		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total regulatory capital (or balance sheet capital)		NC	T	35,061,261.0	35,243,458.6	35,422,158.4	35,432,911.9	36,639,842.0	35,788,739.0	34,719,930.0
CP19	Growth of financing to private sector				102.0%	105.2%	101.3%	100.9%	102.2%	102.8%	105.7%
	Total financing at end of current period		NC	T	167,518,748.0	166,951,665.0	163,254,746.0	165,934,855.0	168,089,384.0	169,164,448.0	172,627,303.0
	Total financing at end of same period in previous year		NC	T	164,231,934.0	158,706,841.0	161,233,377.0	164,511,399.0	164,511,399.0	164,511,399.0	163,254,746.0

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)			...	...	...	...	...	...	...
	Income distributed to IAH			...	...	...	...	...	...	...
	Total income from assets funded by PSIA			...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets			31.7%	32.8%	32.9%	28.8%	27.7%	22.9%	27.3%	
	Off-balance sheet items		NC	T	102,221,943.0	108,022,543.0	111,034,448.0	100,324,226.0	97,648,714.0	82,171,635.0	96,168,602.0
	Total assets		NC	T	322,867,623.0	329,627,294.0	337,586,369.0	348,951,588.0	352,202,189.0	358,649,785.0	352,803,197.0
AD03	Foreign-currency denominated funding to total funding			33.3%	32.4%	29.8%	29.9%	29.0%	31.1%	32.5%	
	FX funding		NC	T	107,554,857.0	106,634,828.0	100,679,469.0	104,466,723.0	102,270,278.0	111,373,273.0	114,581,110.0
	Total funding		NC	T	322,867,621.0	329,627,290.0	337,586,370.0	348,951,587.0	352,202,188.0	358,649,789.0	352,803,193.0
AD04	Foreign-currency denominated financing to total financing			24.0%	22.8%	25.9%	22.0%	20.3%	19.6%	19.6%	
	FX financing		NC	T	54,655,264.0	52,417,382.0	63,417,640.0	52,529,621.0	49,532,586.0	48,758,462.0	46,648,591.0
	Total financing		NC	T	227,259,544.0	230,005,926.0	244,856,181.0	239,024,295.0	244,420,355.0	248,894,561.0	237,709,599.0
AD05	Value of Sukuk holdings to capital			114.2%	116.0%	124.4%	150.0%	152.2%	152.3%	141.3%	
	Sukuk holdings		NC	T	46,456,879.0	47,298,748.0	51,204,636.0	62,004,534.0	65,909,486.0	65,157,617.0	60,328,022.0
	Total regulatory capital [®]		NC	T	40,688,318.0	40,785,051.0	41,153,971.0	41,347,558.0	43,313,281.0	42,788,733.0	42,680,115.0
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity										
	Value of <i>Shari'ah</i> -compliant financing										
	Sectoral distribution										
	(a) agriculture, forestry, hunting and fishing		NC	T	314,399	313,323	272,103	311,523	387,932	456,389	487,821
	(b) mining and quarrying		NC	T	2,965,550	3,274,613	3,643,226	3,949,788	5,741,952	5,511,312	5,744,811
	(c) manufacturing			...	...	...	...	...	...	...
	(d) electricity, gas, steam and air-conditioning supply		NC	T	0	0	0	0	2180308	2192390	2200850
	(e) water supply; sewerage and waste management		NC	T	9,374	12,974	16,801	12,464	13,765	15,619	15,875

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	(f) construction		NC	T	14,621,432	14,816,191	15,299,630	15,594,984	15,810,275	15,379,170	15,413,454
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	T	717,004	778,567	751,562	791,725	787,268	707,597	707,684
	(h) transportation and storage		NC	T	899,241	201,472	212,253	174,853	201,800	201,214	195,277
	(i) accommodation and food service activities		NC	T	2,302,930	2,351,507	2,427,523	2,437,945	434,586	240,821	282,859
	(j) information and communication		NC	T	37,510	34,867	40,012	22,530	20,778	21,081	24,315
	(k) financial and insurance activities		NC	T	12,182,506	8,964,252	8,908,700	9,326,678	9,096,953	9,394,657	8,070,729
	(l) real estate activities		NC	T	64,256,267	67,474,568	71,960,327	72,886,311	77,666,185	77,534,617	77,083,065
	(m) professional, scientific and technical activities		NC	T	1,482,262	757,517	784,174	771,549	729,618	748,024	785,600
	(n) administrative and support service activities				...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security				...	...	...	...	...	...	...
	(p) education		NC	T	61,493	59,847	58,234	56,555	55,470	53,521	71,643
	(q) human health and social work activities		NC	T	...	...	...	...	...	...	...
	(r) arts, entertainment and recreation		NC	T	31,331	26,975	26,571	25,807	21,228	25,626	36,097
	(s) other service activities (export)				...	...	...	...	...	...	...
	(t) activities of households as employers				...	...	...	...	...	...	...
	(t*) other financing of households				...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...
	(u*) financing to nonresidents				...	...	...	...	...	...	...
AD07	Value (or percentage) of gross NPF by economic activities										
	Value of gross NPF				...	...	...	...	...	...	...
	Economic activity				...	...	...	...	...	...	...
	(a) agriculture, forestry, hunting and fishing				...	...	...	...	...	...	...
	(b) mining and quarrying				...	...	...	...	...	...	...
	(c) manufacturing				...	...	...	...	...	...	...
	(d) electricity, gas, steam and air-conditioning supply				...	...	...	...	...	...	...
	(e) water supply; sewerage and waste management				...	...	...	...	...	...	...
	(f) construction				...	...	...	...	...	...	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				...	...	...	...	...	...	...
	(h) transportation and storage				...	...	...	...	...	...	...
	(i) accommodation and food service activities				...	...	...	...	...	...	...
	(j) information and communication				...	...	...	...	...	...	...
	(k) financial and insurance activities				...	...	...	...	...	...	...
	(l) real estate activities				...	...	...	...	...	...	...
	(m) professional, scientific and technical activities				...	...	...	...	...	...	...
	(n) administrative and support service activities				...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security				...	...	...	...	...	...	...
	(p) education				...	...	...	...	...	...	...
	(q) human health and social work activities				...	...	...	...	...	...	...
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...
	(s) other service activities (export)				...	...	...	...	...	...	...
	(t) activities of households as employers				...	...	...	...	...	...	...
	(t*) other financing of households				...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...
	(u*) financing to nonresidents				...	...	...	...	...	...	...
AD08	Value (or percentage) of returns by major type of Shari'ah-compliant contract										
	Total returns				...	...	...	...	...	...	...
	Murabahah				...	...	...	...	...	...	...
	Commodity Murabahah / Tawwaruq				...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...
	Istisna'				...	...	...	...	...	...	...
	Jjarah/Jarah Muntahia Bittamlik				...	...	...	...	...	...	...
	Mudharabah				...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	<i>Musharakah</i>				...	...	...	...	...	...	...
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...
	<i>Others (please specify)</i>				...	...	...	...	...	...	...
	<i>(i)</i>				...	...	...	...	...	...	...
	<i>(ii)</i>				...	...	...	...	...	...	...
	<i>(iii)</i>				...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)											
Code	Indicator		Currency	Units	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
ST01	Number of Islamic banks		<i>n.a</i>	<i>G</i>	4	4	4	4	4	4	4
	Number of domestic branch offices		<i>n.a</i>	<i>G</i>	65	68	70	71	73	75	75
	Number of ATMs		<i>n.a</i>	<i>G</i>	402	416	409	408	413	423	420
ST02	Number of employees		<i>n.a</i>	<i>G</i>	2233	2237	2236	2242	2239	2241	2228
				
ST03	Total assets		<i>NC</i>	<i>T</i>	322,867,623	329,627,294	337,586,369	348,951,588	352,202,189	358,649,785	352,803,197
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)				...	...	...	...	...	...	...
	<i>Sukuk</i> holdings		<i>NC</i>	<i>T</i>	46,456,879	47,298,748	51,204,636	62,004,534	65,909,486	65,157,617	60,328,022
	Other <i>Shari'ah</i> -compliant securities				...	...	...	...	...	...	...
	Interbank financing				...	...	...	...	...	...	...
	All other assets				...	...	...	...	...	...	...
ST04	Total funding/liabilities and equities		<i>NC</i>	<i>T</i>	322,867,621	329,627,290	337,586,370	348,951,587	352,202,188	358,649,789	352,803,193
	Profit-sharing investment accounts (PSIA)				...	...	...	...	...	...	...
	Other remunerative funding (<i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)				...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadiah</i>)				...	...	...	...	...	...	...
	<i>Sukuk</i> issued		<i>NC</i>	<i>T</i>	9,340,228	11,544,394	14,270,621	14,393,283	9,260,389	8,624,654	9,255,325
	Other <i>Shari'ah</i> -compliant securities issued				...	...	...	...	...	...	...
	Interbank funding/liabilities				...	...	...	...	...	...	...
	All other liabilities				...	...	...	...	...	...	...
	Capital and reserves		<i>NC</i>	<i>T</i>	33,782,869	35,419,979	35,544,077	35,569,176	35,546,975	34,699,986	34,719,930
ST05	Total revenues		<i>NC</i>	<i>T</i>	12,224,618	3,305,681	6,836,927	10,420,859	14,182,862	3,919,119	7,764,773
	Financing based		<i>NC</i>	<i>T</i>	8,663,647	2,420,200	4,981,486	7,595,091	10,338,809	2,784,298	5,477,259
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)		<i>NC</i>	<i>T</i>	1,476,720	411,381	885,735	1,392,064	1,964,254	560,644	1,152,153
	Fee based		<i>NC</i>	<i>T</i>	1,014,464	260,947	520,010	779,924	1,052,788	282,380	594,658
	Other		<i>NC</i>	<i>T</i>	1,069,787	213,153	449,696	653,780	827,011	291,797	291,797
ST06	Earnings before taxes and Zakat		<i>NC</i>	<i>T</i>	5,716,984	1,489,311	3,013,682	4,372,444	5,935,123	1,586,066	3,156,235
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract				...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...
	<i>Murabahah</i>				...	...	...	...	...	...	...
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>				...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...
	<i>Istisna'</i>				...	...	...	...	...	...	...
	<i>Ijarah</i> / <i>Ijarah Muntahia Bittamlik</i>				...	...	...	...	...	...	...
	<i>Mudharabah</i>				...	...	...	...	...	...	...
	<i>Musharakah</i>				...	...	...	...	...	...	...
	<i>Diminishing Musharakah</i>				...	...	...	...	...	...	...
	<i>Wakalah</i>				...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...
	<i>Others (please specify)</i>				...	...	...	...	...	...	...
	<i>(i)</i>				...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
	(ii)				...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...

Source: Qatar Central Bank

Notes:

- T - indicates Thousands
- G - indicates General number
- NC - indicates National Currency
- n.a - not applicable
- (...) - indicates the data is not available
- ® - indicates the data is consolidated.