

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

Country: Qatar		Starting Period:		2016Q4	Ending Period:	2021Q4																					
Time period covered:		Standard	Currency	Units	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4		
End-of-period exchange rate (National Currency / USD):					0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275		
Capital Adequacy - Basel Standard		Core Prudential Islamic Financial Indicators (PSiFis)																									
CP01a		CAR			17.5%	17.3%	17.4%	17.2%	17.9%	17.5%	17.3%	17.6%	18.2%	18.3%	17.6%	17.6%	18.1%	18.8%	18.5%	18.1%	18.5%	18.4%	18.1%	18.3%	18.1%	19.1%	
		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	42,649,047.0	44,393,977.0	44,677,095.0	48,640,312.0	47,151,834.0	51,671,713.0	51,640,114.0	52,063,194.0	52,625,256.0	55,805,484.0	56,087,049.0	56,298,206.0	58,043,432.0	66,646,936.0	
		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	242,971,300.0	243,668,439.0	243,974,312.0	276,855,302.0	268,651,190.0	269,875,928.0	275,230,999.0	283,971,284.0	291,105,380.0	301,550,927.0	304,398,990.0	310,839,336.0	317,073,241.0	359,021,168.0	
CP02a		Tier 1 capital to RWA			17.1%	16.9%	17.0%	16.9%	17.4%	16.5%	16.3%	16.5%	17.4%	17.3%	17.4%	18.2%	17.8%	17.6%	17.3%	17.0%	17.7%	17.4%	17.0%	17.2%	18.0%	18.0%	
		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	40,180,946.0	42,322,818.0	42,483,650.0	46,007,317.0	44,587,380.0	49,042,660.0	48,946,502.0	49,222,648.0	49,583,025.0	52,726,910.0	52,863,281.0	52,884,719.0	54,655,987.0	64,777,939.0	
		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	242,971,300.0	243,668,439.0	243,974,312.0	276,855,302.0	268,651,190.0	269,875,928.0	275,230,999.0	283,971,284.0	291,105,380.0	301,550,927.0	304,398,990.0	310,839,336.0	317,073,241.0	359,021,168.0	
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%	14.7%	15.3%	14.4%	14.2%	14.4%	15.3%	15.3%	14.8%	14.7%	15.6%	15.6%	14.9%	15.4%	15.3%	15.0%	14.7%	15.9%	15.9%	
		CET1 capital*	Basel III	NC	T	34,652,640.0	34,815,066.0	35,195,979.0	35,310,680.0	37,026,229.0	35,157,450.0	35,077,646.0	35,078,009.0	37,266,252.0	37,428,337.0	40,862,784.0	39,539,455.0	42,909,185.0	42,816,139.0	43,091,594.0	43,438,024.0	46,584,531.0	46,721,518.0	46,739,717.0	48,692,675.0	55,815,663.0	
		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	242,971,300.0	243,668,439.0	243,974,312.0	276,855,302.0	268,651,190.0	269,875,928.0	275,230,999.0	283,971,284.0	291,105,380.0	301,550,927.0	304,398,990.0	310,839,336.0	317,073,241.0	359,021,168.0	
Capital Adequacy - IFSB Formula																											
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			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Asset Quality																											
CP04		Gross nonperforming financing (NPF) ratio			0.6%	0.8%	0.8%	0.8%	0.8%	0.8%	1.2%	1.2%	1.2%	1.3%	1.4%	1.4%	1.3%	1.3%	1.5%	2.0%	2.1%	1.6%	1.6%	1.6%	1.8%	1.8%	
		NPF	NC	T	1,406,150.0	1,743,729.0	1,988,267.0	1,988,019.0	2,046,679.0	2,896,756.0	2,923,593.0	3,021,363.0	3,036,874.0	3,523,023.0	3,647,285.0	3,576,227.0	3,837,075.0	4,323,879.0	5,695,027.0	6,140,993.0	5,117,478.0	5,481,030.0	5,663,942.0	6,257,993.0	6,253,306.0		
		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	243,095,356.0	236,250,554.0	248,043,756.0	268,698,271.0	272,448,049.0	288,872,831.0	297,933,509.0	287,158,885.0	299,015,063.0	311,566,493.0	342,177,153.0	347,644,225.0	340,444,361.0	338,772,319.0		
CP05		Net nonperforming financing (net NPF) to capital			2.5%	1.1%	1.1%	1.1%	0.9%	2.5%	2.4%	2.6%	2.2%	2.2%	1.9%	2.2%	1.9%	2.2%	2.9%	2.5%	2.0%	2.4%	2.7%	2.3%	2.3%		
		Net NPF	NC	T	179,326.0	270,915.0	442,176.0	459,138.0	402,385.0	1,071,447.0	1,037,187.0	1,115,947.0	965,319.0	968,686.0	772,892.0	729,631.0	857,583.0	988,356.0	1,687,777.0	1,475,047.0	1,418,428.0	1,407,204.0	1,338,548.0	1,548,294.0	1,548,294.0		
		Total regulatory capital*	NC	T	40,688,318.0	40,785,051.0	41,153,971.0	41,347,558.0	42,788,733.0	42,680,115.0	42,649,047.0	44,393,977.0	44,677,095.0	48,640,312.0	47,151,834.0	51,671,713.0	51,640,114.0	52,063,194.0	52,625,256.0	55,805,484.0	56,087,049.0	56,298,206.0	58,043,432.0	66,646,936.0	66,646,936.0		
CP06		Provisions for gross nonperforming financing (NPF)			74.8%	69.4%	68.0%	60.9%	67.2%	54.5%	56.2%	54.0%	59.6%	62.0%	66.7%	67.7%	65.7%	65.6%	61.3%	67.0%	62.8%	62.9%	65.3%	64.8%	64.8%		
		Provisions	NC	T	1,051,892.0	1,209,447.0	1,209,249.0	1,209,768.0	1,374,836.0	1,579,643.0	1,644,250.0	1,648,208.0	1,810,212.0	2,184,917.0	2,432,629.0	2,421,864.0	2,520,282.0	2,835,845.0	3,493,064.0	4,149,153.0	3,212,805.0	3,445,342.0	3,700,748.0	4,054,822.0	4,052,804.0		
		NPF	NC	T	1,406,150.0	1,743,729.0	1,988,267.0	1,988,019.0	2,046,679.0	2,896,756.0	2,923,593.0	3,021,363.0	3,036,874.0	3,523,023.0	3,647,285.0	3,576,227.0	3,837,075.0	4,323,879.0	5,695,027.0	6,140,993.0	5,117,478.0	5,481,030.0	5,663,942.0	6,257,993.0	6,253,306.0		
Earnings																											
CP07		Return on assets (ROA)			1.8%	0.5%	0.9%	1.3%	1.7%	0.4%	0.8%	1.4%	1.9%	0.4%	0.9%	1.4%	1.9%	0.5%	0.9%	1.2%	1.7%	0.4%	0.8%	1.2%	1.3%	1.5%	
		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	4,826,947.0	6,552,700.0	1,607,052.0	3,423,826.0	5,434,093.0	7,428,527.0	1,937,553.0	3,602,037.0	5,410,153.0	7,531,988.0	1,809,087.0	3,766,983.0	5,759,256.0	7,663,700.0		
		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	352,175,926.0	350,044,575.0	360,938,091.0	389,644,575.0	394,228,354.0	415,750,526.0	426,309,082.0	421,212,321.0	436,340,336.0	450,628,012.0	476,441,921.0	482,920,575.0	482,868,106.0	507,431,422.0		
CP08		Return on equity (ROE)			16.9%	4.2%	8.5%	12.3%	16.7%	4.6%	9.1%	13.9%	18.9%	4.4%	8.2%	13.0%	18.0%	4.5%	8.3%	12.9%	17.4%	3.8%	8.0%	12.2%	16.2%		
		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	4,826,947.0	6,552,700.0	1,607,052.0	3,423,826.0	5,434,093.0	7,428,527.0	1,937,553.0	3,602,037.0	5,410,153.0	7,531,988.0	1,809,087.0	3,766,983.0	5,759,256.0	7,663,700.0		
		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	34,724,002.0	34,641,311.0	36,838,474.0	41,672,844.0	41,660,277.0	41,327,230.0	43,087,798.0	43,226,989.0	43,268,229.0	43,306,244.0	47,046,398.0	47,091,218.0	47,114,387.0	47,189,808.0		
CP09		Net profit margin			14.8%	45.1%	44.1%	42.0%	41.8%	40.5%	40.6%	40.7%	41.1%	39.9%	40.4%	40.1%	40.5%	40.4%	38.5%	38.2%	39.3%	38.5%	40.7%	40.1%	40.1%		
		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	4,826,947.0	6,552,700.0	1,607,052.0	3,423,826.0	5,434,093.0	7,428,527.0	1,937,553.0	3,602,037.0	5,410,153.0	7,531,988.0	1,809,087.0	3,766,983.0	5,759,256.0	7,663,700.0		
		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	11,857,327.0	15,934,084.0	4,130,920.0	8,687,750.0	13,555,197.0	18,346,465.0	4,796,015.0	9,350,880.0	14,161,879.0	19,162,766.0	4,695,829.0	9,450,691.0	11,440,457.0	19,091,776.0		
CP10		Cost to income			15.0%	14.1%	14.6%	14.4%	14.3%	13.0%	13.3%	13.0%	13.4%	13.4%	11.9%	12.4%	12.6%	12.5%	13.4%	13.2%	12.9%	12.6%	12.7%	13.1%	13.3%		
		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	1,587,935.0	2,134,668.0	490,188.0	1,079,766.0	1,704,862.0	2,306,910.0	601,450.0	1,253,840.0	1,871,303.0	2,480,301.0						

[illegible]

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4
ST04	All other assets				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Total funding/liabilities and equities	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	352,175,932.0	350,044,586.0	360,938,091.0	389,644,578.0	394,228,352.0	415,790,528.0	426,309,080.0	421,212,322.0	436,340,338.0	450,628,013.0	476,441,922.0	482,920,674.0	482,868,106.0	507,431,424.0
	Profit-sharing investment accounts (PSIA)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Nonremunerative funding (current account, Wad'iah)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Sukuk issued				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Other Shar'ah-compliant securities issued	NC	T		9,340,228.0	11,544,394.0	14,270,621.0	14,393,283.0	9,260,389.0	8,624,654.0	9,255,325.0	9,253,440.0	10,673,426.0	15,135,097.0	16,947,444.0	16,036,030.0	17,748,628.0	20,622,268.0	20,986,156.0	23,711,997.0	21,923,859.0	21,924,383.0	21,927,845.0	21,929,538.0	22,841,119.0
ST05	Interbank funding/liabilities				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	All other liabilities				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Capital and reserves	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	34,724,602.0	34,641,311.0	36,838,474.0	41,672,844.0	41,660,277.0	41,327,230.0	43,087,798.0	43,226,989.0	43,268,229.0	43,306,248.0	47,046,398.0	47,091,218.0	47,114,387.0	47,189,808.0
	Total revenues	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	11,857,327.0	15,934,084.0	4,130,920.0	8,687,750.0	13,555,197.0	18,346,495.0	4,796,015.0	9,350,880.0	14,161,879.0	19,162,766.0	4,695,829.0	9,450,891.0	14,140,457.0	19,091,776.0
	Financing based	NC	T		8,663,647.0	2,420,200.0	4,981,486.0	7,595,091.0	10,338,809.0	2,784,298.0	5,477,259.0	8,411,791.0	11,366,606.0	2,973,864.0	6,206,603.0	9,538,605.0	12,925,125.0	3,408,428.0	6,694,508.0	10,252,178.0	13,659,907.0	3,414,045.0	6,900,307.0	10,327,905.0	13,676,776.0
	Investment based (Sukuk, other Shar'ah-compliant securities etc.)	NC	T		1,476,720.0	411,381.0	885,735.0	1,392,064.0	1,964,254.0	560,644.0	1,152,153.0	1,734,802.0	2,338,085.0	611,629.0	1,272,355.0	1,980,440.0	2,700,119.0	713,752.0	1,413,534.0	2,109,009.0	2,768,444.0	649,108.0	1,290,352.0	1,943,582.0	2,665,551.0
ST06	Fee based	NC	T		1,014,464.0	260,947.0	520,010.0	779,924.0	1,052,788.0	282,380.0	594,658.0	900,615.0	1,232,942.0	314,879.0	672,072.0	1,144,997.0	1,565,133.0	382,784.0	726,737.0	1,091,326.0	1,463,018.0	421,444.0	818,189.0	1,218,135.0	1,671,794.0
	Other	NC	T		1,069,787.0	213,153.0	449,696.0	653,780.0	827,011.0	291,797.0	540,703.0	809,919.0	996,451.0	230,548.0	536,720.0	536,720.0	536,720.0	291,051.0	516,101.0	709,366.0	1,271,397.0	211,232.0	441,843.0	650,835.0	1,077,655.0
	Earnings before 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	4,826,947.0	6,552,700.0	1,607,052.0	3,423,826.0	5,434,093.0	7,428,527.0	1,937,553.0	3,602,037.0	5,410,153.0	7,531,988.0	1,809,087.0	3,766,983.0	5,759,256.0	7,663,700.0
ST07	Value (or percentage) of financing by type of Shar'ah-compliant contract																								
	Total financing				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Murabahah				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Commodity Murabahah/ Tawarruq				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Salam				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Istisna'				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Ijarah / Ijarah Muntahia Bittamlik				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Mudharabah				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Musharakah				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Diminishing Musharakah				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Wakalah				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Qard Hassan				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Others (please specify) ¹				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	(i)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	(ii)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	(iii)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Others				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Assets held by domestic systemically important Islamic banks				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Source: Qatar Central Bank				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Note:

T Indicates Thousands
G Indicates General number
NC Indicates National Currency
n.a Not applicable
(...) Indicates the data is not available

* Consolidated basis.

** Not annualised.

*** Total credit facilities

PSIFI metadata codes for Islamic Banks

Column	Metadata Code	Description
Basel Version	Basel I	Basel I
	Basel II	Basel II
	Basel III	Basel III
	Mixed	Mixed Basel (Specify in metadata)
IFSB Formula	IFSB Std	IFSB Standard
	IFSB SD	IFSB Supervisory Discretion
	O	Others (Specify in Metadata)
Periodicity	A	Annual
	S	Semiannual
	Q	Quarterly
	M	Monthly
	O	Other (Specify in metadata)
Currency	NC	National currency
	SDR	Special drawing rights
	USD	U.S. dollar
	O	Other (Specify in metadata)
Units	B	Billions
	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc...)
Data Source	Sup	Supervisory
	Fin	Financial Accounts
	MFS	Monetary and Financial Statistics
	NA	National accounts
	O	Other (Specify in metadata)
Consolidation	CBDC	Cross-border domestically controlled basis
	CBDI	Cross-border domestically incorporated
	DC	Domestically consolidated (DC) data
	O	Other (specify in metadata)
Aggregation	IIFSS	Stand-alone Islamic banks, and Islamic subsidiaries of conventional banks (domestic and foreign control)
	O	Other (Specify in metadata)
Structure	B	Bank as separate corporation
	C	Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries)
	HC	Holding company
	W	Islamic Window or Islamic banking branch of conventional bank
Control	O	Other (specify in metadata)
	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
Accounting Standard	O	Other (Specify in metadata)
	AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) - Accounting, Auditing & Governance Standard
	IFRS	International Financial Reporting Standards
	GAAP	Generally Accepted Accounting Principles
	O	Others (Specify in Metadata)
Shariah-Compliant	SC	Shariah-compliant
	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
Reporting status	blank	New data
	R	Revised
	E	Estimated
	I	Incomplete
	S	Survey
	P	Preliminary
Break-in-series	RB	Rebased (Specify new base in metadata)
Data period	B	Break in series (Specify in metadata)
	G	Gap in series (no data for designated period)
Data period	yyyyA	Year and annual designator (2014A)
	yyyyQ#	Year and quarter designator (2014Q2)
	yyyyM#	Year and month designator (2014M3)
	O	Other (specify in metadata)