

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

Country: United Kingdom								
Time period covered : Q4 2017 - Q2 2018				Starting Period: 2016Q4		Ending Period: 2018Q2		
Core Prudential Islamic Financial Indicators (PIFIs)								
Code	Indicator	Standard	Currency	Units	2016Q4	2017Q4	2018Q1	2018Q2
End-of-period exchange rate (National Currency / USD):								
<i>Capital Adequacy : Basel Standard</i>								
CP01a	CAR				22.6%	22.3%	21.4%	21.4%
	Total regulatory capital	Basel III	GBP	M	533.5	554.8	564.1	570.8
	Risk-weighted assets (RWA)	Basel III	GBP	M	2,358.1	2,488.4	2,630.9	2,664.0
CP02a	Tier 1 capital to RWA				21.7%	21.0%	20.2%	19.9%
	Tier 1 capital	Basel III	GBP	M	511.7	523.7	531.7	528.9
	RWA	Basel III	GBP	M	2,358.1	2,488.4	2,630.9	2,664.0
CP03a	Common Equity Tier 1 (CET1) capital to RWA <i>(fill only if Basel III has been adopted)</i>				21.7%	21.0%	20.2%	19.9%
	CET1 capital	Basel III	GBP	M	511.7	523.7	531.7	528.9
	RWA	Basel III	GBP	M	2,358.1	2,488.4	2,630.9	2,664.0
<i>Asset Quality</i>								
CP04	Gross nonperforming financing (NPF) ratio					1.8%	1.6%	2.2%
	NPF		GBP	M		53.3	48.9	70.1
	Total financing		GBP	M		2,984.5	3,112.4	3,250.1
CP05	Net nonperforming financing (net NPF) to capital					6.8%	5.1%	8.9%
	Net NPF		GBP	M		37.7	28.5	50.9
	Total regulatory capital		GBP	M		554.8	564.1	570.8
CP06	Provisions for gross nonperforming financing (NPF)					31.9%	44.7%	29.6%
	Provisions		GBP	M		17.0	21.9	20.7
	NPF		GBP	M		53.3	48.9	70.1
<i>Earnings</i>								
CP07	Return on assets (ROA)					0.6%	0.3%	0.5%
	Net income (before extraordinary items, taxes, and Zakat)	N	GBP	M	-5.3	24.5	11.8	20.1
	Total assets	o	GBP	M		3,799.7	4,070.2	4,138.0
CP08	Return on equity (ROE)					4.3%	2.1%	3.5%
	Net income (before extraordinary items, taxes, and Zakat)	A	GBP	M	-5.3	24.5	11.8	20.1
	Equity	p	GBP	M		574.1	571.9	576.0
CP09	Net profit margin					-6.5%	30.8%	38.2%
	Net income (before extraordinary items, taxes, and Zakat)	i	GBP	M	-5.3	24.5	11.8	20.1
	Gross income	c	GBP	M	82.2	79.7	30.8	51.0
CP10	Cost to income (Note 1)					93.0%	78.5%	87.6%
		a						
		b						
		I						

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q4	2018Q1	2018Q2
	Operating costs	e	GBP	M				
	Gross income		GBP	M				
<i>Leverage</i>								
CP11	Capital to assets (balance sheet definition)				15.0%	13.8%	13.1%	12.8%
	Tier 1 capital		GBP	M	514.6	523.7	531.7	528.9
	Total assets		GBP	M	3,439.9	3,799.7	4,070.2	4,138.0
CP12	Leverage (regulatory definition)					13.3%	12.7%	12.4%
	Tier 1 capital		GBP	M		523.7	531.7	528.9
	Exposure		GBP	M		3,931.8	4,194.2	4,255.5
<i>Liquidity</i>								
CP13	Liquid assets ratio				12.9%	14.8%	13.4%	11.6%
	Liquid assets	N	GBP	M	442.5	561.0	543.5	481.8
	Total assets	o	GBP	M	3,439.9	3,799.7	4,070.2	4,138.0
CP14	Liquid assets to short-term liabilities	t				39.9%	37.6%	20.1%
	Liquid assets	A	GBP	M		561.0	543.5	481.8
	Short-term liabilities	p	GBP	M		1,406.7	1,444.8	2,392.5
CP15	Liquidity coverage ratio (LCR)	p				389.2%	265.8%	256.0%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	i	GBP	M		373.9	394.5	355.8
	Total net cash outflows over the next 30 calendar days	c	GBP	M		96.1	148.4	138.9
CP16	Net stable funding ratio (NSFR)	a				86.5%	93.9%	128.2%
	Available stable funding (ASF)	b	GBP	M		1,487.3	1,630.2	3,135.8
	Required stable funding (RSF)	l	GBP	M		1,719.2	1,736.9	2,445.7
	Required stable funding (RSF)	e						
<i>Sensitivity to Market Risk; Other</i>								
CP17	Net foreign exchange open position to capital					2.4%	2.1%	1.9%
	Net FX open position		GBP	M		13.1	11.6	10.8
	Total regulatory capital		GBP	M		554.8	564.1	570.8
CP18	Large exposures to capital					281.0%	300.1%	249.6%
	Value of large exposures		GBP	M		1,559.1	1,692.6	1,424.9
	Total regulatory capital (or balance sheet capital)		GBP	M		554.8	564.1	570.8
CP19	Growth of financing to private sector					24.9%	23.3%	18.4%
	Total financing at end of current period		GBP	M		2,984.5	3,112.4	3,250.1
	Total financing at end of same period in previous year		GBP	M		2,388.6	2,524.4	2,662.1

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2016Q4	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	GBP	M	<i>n.a</i>	<i>n.a</i>	<i>n.a</i>	<i>n.a</i>

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q4	2018Q1	2018Q2
	Total income from assets funded by PSIA		GBP	M	<i>n.a</i>	<i>n.a</i>	<i>n.a</i>	<i>n.a</i>
AD02	Total off-balance sheet items to total assets				3.9%	4.4%	4.3%	4.6%
	Off-balance sheet items		GBP	M	135.8	167.4	175.7	190.9
	Total assets		GBP	M	3,439.9	3,799.7	4,070.3	4,113.6
AD03	Foreign-currency denominated funding to total funding					28.5%	28.5%	27.6%
	FX funding		GBP	M		875.0	882.0	870.0
	Total funding		GBP	M		3,073.2	3,091.7	3,150.9
AD04	Foreign-currency denominated financing to total financing					14.2%	15.0%	12.3%
	FX financing		GBP	M		424.2	465.4	399.0
	Total financing		GBP	M		2,984.5	3,112.4	3,250.1
AD05	Value of <i>Sukūk</i> holdings to capital					76.6%	80.3%	76.1%
	<i>Sukūk</i> holdings		GBP	M		425.2	453.0	434.5
	Total regulatory capital		GBP	M		554.8	564.1	570.8
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity							
	Value of <i>Shari'ah</i> -compliant financing		GBP	M		2,984.5	3,112.4	2,720.0
	Sectoral distribution							
	(a) agriculture, forestry, hunting and fishing		GBP	M		0.3	0.3	0.4
	(b) mining and quarrying		GBP	M		6.9	7.0	7.4
	(c) manufacturing		GBP	M		33.2	39.4	48.5
	(d) electricity, gas, steam and air-conditioning supply		GBP	M		5.9	5.1	4.9
	(e) water supply; sewerage and waste management		GBP	M		14.4	14.6	15.0
	(f) construction		GBP	M		91.6	102.2	109.6
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		GBP	M		104.9	125.2	131.3
	(h) transportation and storage		GBP	M		9.8	9.3	12.2
	(i) accommodation and food service activities		GBP	M		3.3	2.8	66.0
	(j) information and communication		GBP	M		23.5	21.0	15.8
	(k) financial and insurance activities		GBP	M		384.2	356.9	305.5
	(l) real estate activities		GBP	M		1,942.0	2,030.7	2,094.5
	(m) professional, scientific and technical activities		GBP	M		2.7	1.3	6.5
	(n) administrative and support service activities		GBP	M		85.9	104.1	1.6.6
	(o) public administration and defense; compulsory social security		GBP	M		0.0	0.0	0.0
	(p) education		GBP	M		0.0	0.0	8.8
	(q) human health and social work activities		GBP	M		5.4	5.0	0.6
	(r) arts, entertainment and recreation		GBP	M		0.5	0.4	1.1
	(s) other service activities (export)		GBP	M		2.6	2.2	3.6
	(t) activities of households as employers		GBP	M		0.0	0.0	0.0
	(t*) other financing of households		GBP	M		1.0	1.0	1.0

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q4	2018Q1	2018Q2
	(u) activities of extraterritorial organisations and bodies		GBP	M		0.0	0.0	0.0
	(u*) financing to nonresidents		GBP	M		266.3	283.8	310.9
AD07	Value (or percentage) of gross NPF by economic activities							
	Value of gross NPF		GBP	M		53.3	48.9	65.3
	Economic activity							
	(a) agriculture, forestry, hunting and fishing		GBP	M		0.0	0.0	0.0
	(b) mining and quarrying		GBP	M		0.0	0.0	0.0
	(c) manufacturing		GBP	M		0.2	0.0	0.0
	(d) electricity, gas, steam and air-conditioning supply		GBP	M		0.0	0.0	0.0
	(e) water supply; sewerage and waste management		GBP	M		0.0	0.0	0.0
	(f) construction		GBP	M		9.1	10.5	11.1
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		GBP	M		0.0	0.0	0.0
	(h) transportation and storage		GBP	M		0.2	6.8	6.9
	(i) accommodation and food service activities		GBP	M		0.0	0.0	0.0
	(j) information and communication		GBP	M		0.0	0.0	0.0
	(k) financial and insurance activities		GBP	M		3.4	3.3	3.9
	(l) real estate activities		GBP	M		21.3	18.8	38.8
	(m) professional, scientific and technical activities		GBP	M		5.9	1.0	2.0
	(n) administrative and support service activities		GBP	M		11.7	6.9	5.5
	(o) public administration and defense; compulsory social security		GBP	M		0.0	0.0	0.0
	(p) education		GBP	M		0.0	0.0	0.0
	(q) human health and social work activities		GBP	M		0.0	0.0	0.0
	(r) arts, entertainment and recreation		GBP	M		0.0	0.0	0.0
	(s) other service activities (export)		GBP	M		1.0	1.0	1.0
	(t) activities of households as employers		GBP	M		0.0	0.0	0.0
	(t*) other financing of households		GBP	M		0.0	0.0	0.0
	(u) activities of extraterritorial organisations and bodies		GBP	M		0.0	0.0	0.0
	(u*) financing to nonresidents		GBP	M		0.6	0.6	0.9
AD08	Value (or percentage) of returns by major type of <i>Sharī'ah</i>-compliant contract							
	Total returns		GBP	M		79.0	32.0	17.7
	<i>Murābahah</i>		GBP	M		11.9	3.9	8.2
	<i>Commodity Murābahah/ Tawwaruq</i>		GBP	M		30.9	11.3	19.0
	<i>Salam</i>		GBP	M		0.0	0.0	0.0
	<i>Istisnā`</i>		GBP	M		0.0	0.0	0.0
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>		GBP	M		16.5	5.5	10.5
	<i>Muḍārabah</i>		GBP	M		0.0	0.0	0.0
	<i>Mushārah</i>		GBP	M		0.2	0.0	0.0

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q4	2018Q1	2018Q2
	<i>Diminishing Musharakah</i>		GBP	M		7.5	8.3	9.1
	<i>Wakalah</i>		GBP	M		3.2	1.0	1.4
	<i>Qard Hassan</i>		GBP	M		0.0	0.0	0.0
	<i>Others (please specify)¹</i>		GBP	M		8.7	2.0	0.0
	<i>(i) Hire Purchase</i>			M		3.8	0.9	1.5
	<i>(ii) Participation Agreement</i>			M		0.0	0.0	0.0
	<i>(iii)</i>			M		0.0	0.0	0.0
	<i>Others (inc: Finance leases; Operating Leases etc)</i>			M		5.0	1.2	2.2
Structural Islamic Financial Indicators (SIFIs)								
Code	Indicator		Currency	Units				
ST01	Number of Islamic banks		<i>n.a</i>	G		5	5	5
	Number of domestic branch offices		<i>n.a</i>	G		12	12	12
	Number of ATMs		<i>n.a</i>	G		6	6	6
ST02	Number of employees		<i>n.a</i>	G		198	207	273
ST03	Total assets		GBP	M	3,439.9	3799.7	4070.2	3810.5
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)		GBP	M		2,596.0	2,752.3	2,945.7
	<i>Sukuk</i> holdings		GBP	M		425.2	453.0	434.5
	Other <i>Shari'ah</i> -compliant securities		GBP	M		88.8	82.2	77.0
	Interbank financing		GBP	M		572.3	642.6	537.3
	All other assets		GBP	M		117.3	140.2	139.1
ST04	Total funding/liabilities and equities		GBP	M	3,439.9	3799.7	3823.3	3810.5
	Profit-sharing investment accounts (PSIA) (Note 2)		GBP	M		n/a	n/a	n/a
	Other remunerative funding (<i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)		GBP	M		2,498.2	2,492.5	2,264.4
	Nonremunerative funding (current account, <i>Wadi'ah</i>)		GBP	M		405.7	431.6	411.9
	<i>Sukuk</i> issued		GBP	M		0.0	0.0	238.6
	Other <i>Shari'ah</i> -compliant securities issued		GBP	M		0.0	0.0	0.0
	Interbank funding/liabilities		GBP	M		273.2	271.8	273.4
	All other liabilities		GBP	M		48.4	55.5	56.8
	Capital and reserves		GBP	M	573.6	574.1	571.9	576.0
ST05	Total revenues		GBP	M	115.1	89.9	33.9	66.7
	Financing based		GBP	M		66.3	28.0	58.7
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)		GBP	M		7.8	2.5	5.1
	Fee based		GBP	M		12.9	3.3	6.8
	Other		GBP	M		2.9	0.2	0.2
ST06	Earnings before taxes and Zakat		GBP	M	-16.5	15.3	9.7	16.4

Code	Indicator	Standard	Currency	Units	2016Q4	2017Q4	2018Q1	2018Q2
ST07	Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract							
	Total financing		GBP	M		2,984.5	3,112.4	2,735.4
	<i>Murābahah</i>		GBP	M		175.9	240.9	238.9
	<i>Commodity Murābahah/ Tawwaruq</i>		GBP	M		1,380.5	1,440.7	1,476.4
	<i>Salam</i>		GBP	M		0.0	0.0	0.0
	<i>Istisnā`</i>		GBP	M		0.0	0.0	0.0
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>		GBP	M		254.0	259.5	303.1
	<i>Mudārabah</i>		GBP	M		1.9	1.8	1.9
	<i>Mushārahah</i>		GBP	M		0.0	0.0	0.0
	<i>Diminishing Mushārahah</i>		GBP	M		939.5	1,005.0	1,96.3
	<i>Wakālah</i>		GBP	M		10.6	6.9	14.5
	<i>Qarḍ Hassan</i>		GBP	M		0.1	0.1	0.0
	<i>Others</i>		GBP	M		222.1	157.6	0.0
ST08	Assets held by domestic systemically important Islamic banks		GBP	M		0.0	0.0	0.0