

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

Country:		Kyrgyz Republic													
Time period covered :		Starting Period: 2020Q1				Ending Period: 2022Q3									
Core Prudential Islamic Financial Indicators (PIFIs)															
Code	Indicator	Standard	Currency	Units	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
End-of-period exchange rate (National Currency / USD):					80.81	75.99	79.60	82.65	84.78	84.66	84.79	84.76	83.31	79.50	80.18
Capital Adequacy : Basel Standard															
CP01a	CAR				28.0%	29.4%	34.6%	35.4%	34.1%	25.8%	27.0%	26.1%	32.5%	31.0%	32.1%
	Total regulatory capital	Mixed	NC	T	645,892.5	651,944.5	660,983.8	670,170.4	665,201.3	666,694.8	680,327.0	694,110.2	724,620.0	831,206.0	935,901.4
	Risk-weighted assets (RWA)	Mixed	NC	T	2,310,866.1	2,214,738.5	1,911,724.3	1,895,711.9	1,951,096.4	2,584,413.8	2,520,801.9	2,662,742.9	2,228,441.9	2,678,104.3	2,917,335.3
CP02a	Tier 1 capital to RWA				27.0%	28.2%	32.8%	33.4%	33.3%	25.2%	25.9%	24.5%	30.7%	25.6%	23.5%
	Tier 1 capital	Mixed	NC	T	623,038.3	625,544.3	626,820.5	633,281.4	648,990.5	650,312.3	651,674.0	652,783.6	683,171.5	684,281.1	685,390.7
	RWA	Mixed	NC	T	2,310,866.1	2,214,738.5	1,911,724.3	1,895,711.9	1,951,096.4	2,584,413.8	2,520,801.9	2,662,742.9	2,228,441.9	2,678,104.3	2,917,335.3
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)				27.0%	28.2%	32.8%	33.4%	33.3%	25.2%	25.9%	24.5%	30.7%	25.6%	23.5%
	CET1 capital		NC	T	623,038.3	625,544.3	626,820.5	633,281.4	648,990.5	650,312.3	651,674.0	652,783.6	683,171.5	684,281.1	685,390.7
	RWA		NC	T	2,310,866.1	2,214,738.5	1,911,724.3	1,895,711.9	1,951,096.4	2,584,413.8	2,520,801.9	2,662,742.9	2,228,441.9	2,678,104.3	2,917,335.3
Capital Adequacy: IFSB Formula															
CP01b	CAR (IFSB)				...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital	IFSB SD			...	...	...	...	...	...	...	...	...	...	...
	RWA	IFSB SD			...	...	...	...	...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital	IFSB SD			...	...	...	...	...	...	...	...	...	...	...
	RWA	IFSB SD			...	...	...	...	...	...	...	...	...	...	...
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				11.8%	13.3%	13.9%	13.7%	12.2%	11.4%	11.0%	9.9%	9.2%	8.7%	8.2%
	NPF		NC	T	153,973.4	161,724.5	161,057.9	164,670.3	153,034.4	153,828.9	158,270.5	144,919.5	141,267.4	151,567.6	151,043.7
	Total financing		NC	T	1,302,207.8	1,215,663.9	1,162,753.6	1,197,673.0	1,252,823.9	1,350,419.1	1,444,788.9	1,463,608.2	1,532,445.2	1,747,179.7	1,832,605.8
CP05	Net nonperforming financing (net NPF) to capital				...	...	...	...	...	...	...	...	...	...	...
	Net NPF		NC	T	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital		NC	T	645,892.5	651,944.5	660,983.8	670,170.4	665,201.3	666,694.8	680,327.0	694,110.2	724,620.0	831,206.0	935,901.4
CP06	Provisions for gross nonperforming financing (NPF)				...	...	...	...	...	...	...	...	...	...	...
	Provisions		NC	T	...	...	...	...	...	...	...	...	...	...	...
	NPF		NC	T	153,973.4	161,724.5	161,057.9	164,670.3	153,034.4	153,828.9	158,270.5	144,919.5	141,267.4	151,567.6	151,043.7
Earnings															
CP07	Return on assets (ROA)				...	...	...	...	...	...	...	...	...	...	...
	Net income (before extraordinary items, taxes, and Zakat)				...	...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...	...
CP08	Return on equity (ROE)				...	...	...	...	...	...	...	...	...	...	...
	Net income (before extraordinary items, taxes, and Zakat)				...	...	...	...	...	...	...	...	...	...	...
	Equity				...	...	...	...	...	...	...	...	...	...	...
CP09	Net profit margin				...	...	...	...	...	...	...	...	...	...	...
	Net income (before extraordinary items, taxes, and Zakat)				...	...	...	...	...	...	...	...	...	...	...
	Gross income				...	...	...	...	...	...	...	...	...	...	...
CP10	Cost to income				...	...	...	...	...	...	...	...	...	...	...
	Operating costs				...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
	Gross income				...	...	...	...	...	...	...	...	...	...	...
Leverage															
CP11	Capital to assets (balance sheet definition)				19.4%	19.7%	19.7%	21.0%	20.8%	17.8%	18.4%	17.1%	20.5%	17.7%	15.4%
	Tier 1 capital		NC	T	623,038.3	625,544.3	626,820.5	633,281.4	648,990.5	650,312.3	651,674.0	652,783.6	683,171.5	684,281.1	685,390.7
	Total assets		NC	T	3,212,536.0	3,179,013.7	3,179,164.2	3,016,327.4	3,125,990.9	3,647,839.9	3,551,262.9	3,818,810.4	3,336,261.7	3,860,207.0	4,459,147.2
CP12	Leverage (regulatory definition)														
	Tier 1 capital		NC	T	623,038.3	625,544.3	626,820.5	633,281.4	648,990.5	650,312.3	651,674.0	652,783.6	683,171.5	684,281.1	685,390.7
	Exposure				...	...	...	...	...	...	...	...	...	...	...
Liquidity															
CP13	Liquid assets ratio				47.5%	45.1%	51.9%	45.8%	48.3%	42.8%	43.3%	42.1%	52.3%	40.3%	42.9%
	Liquid assets	N	NC	T	1,526,143.1	1,433,860.7	1,650,363.4	1,382,733.1	1,509,258.7	1,561,587.2	1,536,244.6	1,609,486.1	1,744,745.9	1,555,819.3	1,915,154.9
	Total assets	t	NC	T	3,212,536.0	3,179,013.7	3,179,164.2	3,016,327.4	3,125,990.9	3,647,839.9	3,551,262.9	3,818,810.4	3,336,261.7	3,860,207.0	4,459,147.2
CP14	Liquid assets to short-term liabilities				114.4%	104.3%	121.3%	120.5%	127.7%	96.2%	87.8%	92.7%	137.8%	102.6%	97.5%
	Liquid assets	A	NC	T	1,526,143.1	1,433,860.7	1,650,363.4	1,382,733.1	1,509,258.7	1,561,587.2	1,536,244.6	1,609,486.1	1,744,745.9	1,555,819.3	1,915,154.9
	Short-term liabilities	p	NC	T	1,333,757.3	1,374,971.6	1,360,126.1	1,147,090.9	1,182,007.7	1,624,047.7	1,749,977.0	1,736,413.6	1,266,161.1	1,516,356.0	1,963,672.5
CP15	Liquidity coverage ratio (LCR)	i			...	...	...	...	...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	c			...	...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days	a			...	...	...	...	...	...	...	...	...	...	...
CP16	Net stable funding ratio (NSFR)	b			...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)	e			...	...	...	...	...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Market Risk; Other															
CP17	Net foreign exchange open position to capital				1.8%	3.7%	-0.5%	2.7%	0.9%	0.3%	0.4%	-5.9%	-3.2%	-5.0%	-3.4%
	Net FX open position		NC	T	11,688.9	23,887.4	-3,597.7	17,977.2	5,828.7	1,858.3	2,650.5	-40,806.0	-23,006.6	-41,458.6	-32,176.7
	Total regulatory capital		NC	T	645,892.5	651,944.5	660,983.8	670,170.4	665,201.3	666,694.8	680,327.0	694,110.2	724,620.0	831,206.0	935,901.4
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				...	...	...	...	...	...	...	...	...	...	...
	Total financing at end of current period				...	...	...	...	...	...	...	...	...	...	...
	Total financing at end of same period in previous year				...	...	...	...	...	...	...	...	...	...	...
Additional Prudential Islamic Financial Indicators (PIFIs)															
Code	Indicator		Currency	Units	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
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				...	...	...	...	...	...	...	...	...	...	...
	Off-balance sheet items				...	...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...	...
AD03	Foreign-currency denominated funding to total funding				...	...	...	...	...	...	...	...	...	...	...
	FX funding				...	...	...	...	...	...	...	...	...	...	...
	Total funding				...	...	...	...	...	...	...	...	...	...	...
AD04	Foreign-currency denominated financing to total financing				...	...	...	...	...	...	...	...	...	...	...
	FX financing				...	...	...	...	...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...	...	...	...	...
AD05	Value of <i>Sukūk</i> holdings to capital				...	...	...	...	...	...	...	...	...	...	...
	<i>Sukūk</i> holdings				...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...
AD06	Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity														
	Value of <i>Shari'ah</i> -compliant financing				...	...	...	...	...	...	...	...	...	...	...
	Sectoral distribution														
	(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				...	...	...	...	...	...	...	...	...	...	...
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				...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
	(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 <i>Shari'ah</i>-compliant contract														
	Total returns				...	...	...	...	...	...	...	...	...	...	...
	<i>Murabahah</i>				...	...	...	...	...	...	...	...	...	...	...
	<i>Commodity Murabahah / Tawwaruq</i>				...	...	...	...	...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...	...	...	...	...
	<i>Istisna'</i>				...	...	...	...	...	...	...	...	...	...	...
	<i>Ijarah/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> ¹				...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>				...	...	...	...	...	...	...	...	...	...	...
Structural Islamic Financial Indicators (SIFIs)															
Code	Indicator		Currency	Units	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
ST01	Number of Islamic banks		<i>n.a</i>	<i>G</i>	1	1	1	1	1	1	1	1	1	1	1
	Number of domestic branch offices				...	...	...	...	...	...	...	...	...	...	...
	Number of ATMs				...	...	...	...	...	...	...	...	...	...	...
ST02	Number of employees				...	...	...	...	...	...	...	...	...	...	...
ST03	Total assets				...	...	...	...	...	...	...	...	...	...	...
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)				...	...	...	...	...	...	...	...	...	...	...
	<i>Sukuk</i> holdings				...	...	...	...	...	...	...	...	...	...	...
	Other <i>Shari'ah</i> -compliant securities				...	...	...	...	...	...	...	...	...	...	...
	Interbank financing				...	...	...	...	...	...	...	...	...	...	...
	All other assets				...	...	...	...	...	...	...	...	...	...	...
ST04	Total funding/liabilities and equities				...	...	...	...	...	...	...	...	...	...	...
	Profit-sharing investment accounts (PSIA)				...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (<i>Murabahah</i> , <i>Commodity Murabahah</i> etc.)				...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadi'ah</i>)				...	...	...	...	...	...	...	...	...	...	...
	<i>Sukuk</i> issued				...	...	...	...	...	...	...	...	...	...	...
	Other <i>Shari'ah</i> -compliant securities issued				...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities				...	...	...	...	...	...	...	...	...	...	...
	All other liabilities				...	...	...	...	...	...	...	...	...	...	...
	Capital and reserves				...	...	...	...	...	...	...	...	...	...	...
ST05	Total revenues				...	...	...	...	...	...	...	...	...	...	...
	Financing based				...	...	...	...	...	...	...	...	...	...	...
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)				...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
	Fee based				...	...	...	...	...	...	...	...	...	...	...
	Other				...	...	...	...	...	...	...	...	...	...	...
ST06	Earnings before taxes and Zakat				...	...	...	...	...	...	...	...	...	...	...
ST07	Value (or percentage) of financing by type of Shari'ah-compliant contract														
	Total financing				...	...	...	...	...	...	...	...	...	...	...
	Murābahah				...	...	...	...	...	...	...	...	...	...	...
	Commodity Murābahah/ Tawwaruq				...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...
	Istisnā`				...	...	...	...	...	...	...	...	...	...	...
	Ijārah / Ijārah Muntahia Bittamlik				...	...	...	...	...	...	...	...	...	...	...
	Muḍārabah				...	...	...	...	...	...	...	...	...	...	...
	Musharakah				...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah				...	...	...	...	...	...	...	...	...	...	...
	Wakālah				...	...	...	...	...	...	...	...	...	...	...
	Qarḍ Hassan				...	...	...	...	...	...	...	...	...	...	...
	Others (please specify) ¹				...	...	...	...	...	...	...	...	...	...	...
	(i)				...	...	...	...	...	...	...	...	...	...	...
	(ii)				...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic banks				...	...	...	...	...	...	...	...	...	...	...

Source: [National Bank of the Kyrgyz Republic](#)

Note:

n.a Not applicable

(...) Indicates the data is not available

¹ Compilers are requested to report the values from other types of Shariah-compliant contracts, if any, by extending the list (for example, *Bai Ajil*, *Bai Bithaman Ajil* (BBA), *Ju'alah* etc.). Thereafter, the 'Other' category covers the remaining amount.

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
	O	Other (specify in metadata)
Control	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
	O	Other (Specify in metadata)
Accounting Standard	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
	RB	Rebased (Specify new base in metadata)
Break-in-series	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)