

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

Country: Morocco															
Time period covered: Ending period :2021Q2															
Core Prudential Islamic Financial Indicators (PIFIs)															
Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation*	Structure	Control	Accounting Std	Shari'ah-compliant	Reporting status	Break	-in-series	
Capital Adequacy : Basel Standard															
CP01a	CAR														
	Total regulatory capital	Basel III	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	Risk-weighted assets (RWA)	Basel III	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
CP02a	Tier 1 capital to RWA														
	Tier 1 capital	Basel III	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	RWA	Basel III	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)														
	CET1 capital	Basel III	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	RWA	Basel III	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
Capital Adequacy: IFSB Formula															
CP01b	CAR (IFSB)														
	Total regulatory capital	IFSB SD	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	RWA	IFSB SD	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
CP02b	Tier 1 capital to RWA (IFSB)														
	Tier 1 capital	IFSB SD	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	RWA	IFSB SD	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
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														
	NPF	N o t	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	Total financing		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
CP05	Net nonperforming financing (net NPF) to capital														
	Net NPF	A	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	Total regulatory capital	p	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
CP06	Provisions for gross nonperforming financing (NPF)	i													
	Provisions	c	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	NPF	a	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
Earnings															
CP07	Return on assets (ROA)	b													
	Net income (before extraordinary items, taxes, and Zakat)		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	Total assets		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
CP08	Return on equity (ROE)	e													
	Net income (before extraordinary items, taxes, and Zakat)		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	Equity		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
CP09	Net profit margin														
	Net income (before extraordinary items, taxes, and Zakat)		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	Gross income		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
CP10	Cost to income														
	Operating costs		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	Gross income		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
Leverage															
CP11	Capital to assets (balance sheet definition)														
	Tier 1 capital		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	Total assets		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
CP12	Leverage (regulatory definition)														
	Tier 1 capital		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...	
	Exposure			NC	T	...	...	...	...	...	...	...	...	...
Liquidity															
CP13	Liquid assets ratio														
	Liquid assets				T	...	...	...	...	...	...	...	...	...
	Total assets				T	...	...	...	...	...	...	...	...	...
CP14	Liquid assets to short-term liabilities														
	Liquid assets		...	...	...	...	...	...	...	...	...	...	...	...
	Short-term liabilities		...	...	...	...	...	...	...	...	...	...	...	...
CP15	Liquidity coverage ratio (LCR)														

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation*	Structure	Control	Accounting Std	Shar'ah-compliant	Reporting status	Break -in-series
CP16	Stock of Shar'ah-compliant high quality liquid assets	N o t	...	...	...	...	...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days		...	...	...	...	...	...	...	...	...	...	...
	Net stable funding ratio (NSFR)		...	...	...	...	...	...	...	...	...	...	...
	Available stable funding (ASF)		...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Market Risk: Other		A p p l i c a b l e	...	...	...	...	...	...	...	...	...	...	...
CP17	Net foreign exchange open position to capital		...	...	...	...	...	...	...	...	...	...	...
	Net FX open position		...	...	...	...	...	...	...	...	...	...	...
CP18	Total regulatory capital		...	...	...	...	...	...	...	...	...	...	...
	Large exposures to capital		...	...	...	...	...	...	...	...	...	...	...
CP19	Value of large exposures	c a b l e	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)		...	...	...	...	...	...	...	...	...	...	...
	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	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Shar'ah-compliant	Reporting status	Break -in-series
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	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
AD02	Total income from assets funded by PSIA	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Total off-balance sheet items to total assets												
AD03	Off-balance sheet items	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Total assets	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
AD04	Foreign-currency denominated funding to total funding												
	FX funding	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
AD05	Total funding	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Foreign-currency denominated financing to total financing												
AD06	FX financing	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Total financing	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
AD07	Value of Sukuk holdings to capital												
	Sukuk holdings	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
AD08	Total regulatory capital	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Value (or percentage) of Shar'ah-compliant financing by economic activity												
AD09	Value of Shar'ah-compliant financing	...	...	...	...	...	...	...	...	...	...	...	...
	Sectoral distribution	...	...	...	...	...	...	...	...	...	...	...	...
AD10	(a) agriculture, forestry, hunting and fishing	...	...	...	...	...	...	...	...	...	...	...	...
	(b) mining and quarrying	...	...	...	...	...	...	...	...	...	...	...	...
AD11	(c) manufacturing	...	...	...	...	...	...	...	...	...	...	...	...
	(d) electricity, gas, steam and air-conditioning supply	...	...	...	...	...	...	...	...	...	...	...	...
AD12	(e) water supply; sewerage and waste management	...	...	...	...	...	...	...	...	...	...	...	...
	(f) construction	...	...	...	...	...	...	...	...	...	...	...	...
AD13	(g) wholesale and retail trade; repair of motor vehicles and motorcycles	...	...	...	...	...	...	...	...	...	...	...	...
	(h) transportation and storage	...	...	...	...	...	...	...	...	...	...	...	...
AD14	(i) accommodation and food service activities	...	...	...	...	...	...	...	...	...	...	...	...
	(j) information and communication	...	...	...	...	...	...	...	...	...	...	...	...
AD15	(k) financial and insurance activities	...	...	...	...	...	...	...	...	...	...	...	...
	(l) real estate activities	...	...	...	...	...	...	...	...	...	...	...	...
AD16	(m) professional, scientific and technical activities	...	...	...	...	...	...	...	...	...	...	...	...
	(n) administrative and support service activities	...	...	...	...	...	...	...	...	...	...	...	...
AD17	(o) public administration and defense; compulsory social security	...	...	...	...	...	...	...	...	...	...	...	...
	(p) education	...	...	...	...	...	...	...	...	...	...	...	...
AD18	(q) human health and social work activities	...	...	...	...	...	...	...	...	...	...	...	...
	(r) arts, entertainment and recreation	...	...	...	...	...	...	...	...	...	...	...	...
AD19	(s) other service activities (export)	...	...	...	...	...	...	...	...	...	...	...	...
	(t) activities of households as employers	...	...	...	...	...	...	...	...	...	...	...	...
AD20	(t*) other financing of households	...	...	...	...	...	...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies	...	...	...	...	...	...	...	...	...	...	...	...
AD21	(u*) financing to nonresidents	...	...	...	...	...	...	...	...	...	...	...	...
	Value (or percentage) of gross NPF by economic activities												
AD22	Value of gross NPF	...	...	...	...	...	...	...	...	...	...	...	...
	Economic activity	...	...	...	...	...	...	...	...	...	...	...	...
AD23	(a) agriculture, forestry, hunting and fishing	...	...	...	...	...	...	...	...	...	...	...	...
	(b) mining and quarrying	...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation*	Structure	Control	Accounting Std	Shari'ah-compliant	Reporting status	Break -in-series
	(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	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	
	<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>(i)</i>	...	...	...	...	...	...	...	...	...	...	...	...
	<i>(ii)</i>	...	...	...	...	...	...	...	...	...	...	...	...
	<i>(iii)</i>	...	...	...	...	...	...	...	...	...	...	...	...
	<i>Others</i>	...	...	...	...	...	...	...	...	...	...	...	...
Structural Islamic financial Indicators (SIFIs)													
Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Shari'ah-compliant	Reporting status	Break -in-series
ST01	Number of Islamic banks												
	Number of domestic branch offices	...	...	...	...	...	...	...	...	...	...	...	...
	Number of ATMs	...	...	...	...	...	...	...	...	...	...	...	...
ST02	Number of employees												
ST03	Total assets	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	
	Total Shari'ah-compliant financing (excluding interbank financing)	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	<i>Sukuk</i> holdings	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	Other Shari'ah-compliant securities	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	Interbank financing	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	All other assets	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
ST04	Total funding/liabilities and equities	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	
	Profit-sharing investment accounts (PSIA)	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	Other remunerative funding (<i>Murabahah</i> , <i>Commodity Murabahah</i> etc.)	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	Nonremunerative funding (current account, <i>Wadi'ah</i>)	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	<i>Sukuk</i> issued	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	Other Shari'ah-compliant securities issued	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	Interbank funding/liabilities	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	All other liabilities	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	Capital and reserves	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
ST05	Total revenues	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	
	Financing based	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	Investment based (<i>Sukuk</i> , other Shari'ah-compliant securities etc.)	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...
	Fee based	<i>S</i>	<i>NC</i>	<i>T</i>	<i>Sup</i>	<i>DC</i>	<i>O</i>	<i>B</i>	<i>D</i>	<i>GAAP</i>	<i>SC</i>	<i>R</i>	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation*	Structure	Control	Accounting Std	Shari'ah-compliant	Reporting status	Break -in-series
	Other	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
ST06	Earnings before taxes and Zakat	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
ST07	Value (or percentage) of financing by type of Shari'ah-compliant contract												
	Total financing	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Murabahah	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murabahah/ Tawwaruq	...	...	...	...	...	...	...	...	...	...	...	...
	Salam	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'	...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah / Ijarah Muntahia Bittamlik	...	...	...	...	...	...	...	...	...	...	...	...
	Muqarabah	...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan	...	...	...	...	...	...	...	...	...	...	...	...
	Others (please specify) ¹	...	...	...	...	...	...	...	...	...	...	...	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic banks												

 Source: **Bank Al-Maghrib**

 Note:
 n.e Not applicable
 (...) Indicates the data is not available

* Only Islamic banks

 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

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
	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)