

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

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
<i>Capital Adequacy - Basel Standard</i>													
CP01a	CAR												
	Total regulatory capital	...	...	...	...	...	...	...	...	...	...	...	...
	Risk-weighted assets (RWA)	...	...	...	...	...	...	...	...	...	...	...	...
CP02a	Tier 1 capital to RWA												
	Tier 1 capital	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)												
	CET1 capital	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	...	...	...	...	...	...	...	...	...	...	...
<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												
	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		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R
	NPF	e	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R
<i>Earnings</i>													
CP07	Return on assets (ROA)												
	Net income (before extraordinary items, taxes, and Zakat)	a	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R
	Total assets	b	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R
CP08	Return on equity (ROE)												
	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
<i>Leverage</i>													
CP11	Capital to assets (balance sheet definition)												
	Tier 1 capital		S	NC	T	Sup	DC	O	B	D	GAAP	SC	R
	Total assets												
CP12	Leverage (regulatory definition)												
	Tier 1 capital												
	Exposure												
<i>Liquidity</i>													
CP13	Liquid assets ratio												
	Liquid assets												
	Total assets												
CP14	Liquid assets to short-term liabilities												
	Liquid assets												
	Short-term liabilities												
CP15	Liquidity coverage ratio (LCR)												
	Stock of Shari'ah-compliant high quality liquid assets												
	Total net cash outflows over the next 30 calendar days												
CP16	Net stable funding ratio (NSFR)												
	Available stable funding (ASF)												
	Required stable funding (RSF)												
<i>Sensitivity to Market Risk: Other</i>													
CP17	Net foreign exchange open position to capital												
	Net FX open position												
	Total regulatory capital												
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	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Shari'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	...
	Total income from assets funded by PSIA	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation*	Structure	Control	Accounting Std	Shari'ah-compliant	Reporting status	Break-in-series
AD02	Total off-balance sheet items to total assets												
	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	...
AD03	Foreign-currency denominated funding to total funding												
	FX funding	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Total funding	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
AD04	Foreign-currency denominated financing to total financing												
	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	...
AD05	Value of Sukuk holdings to capital												
	Sukuk holdings	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Total regulatory capital	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity												
	Value of Shari'ah-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	...	...	...	...	...	...	...	...	...	...	...	...
	(*) 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	...	...	...	...	...	...	...	...	...	...	...	...
	(*) 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	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Murabahah	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murabahah / Tawwaruq	...	...	...	...	...	...	...	...	...	...	...	...
	Salam	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna	...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah Muntahia Bittamlik	...	...	...	...	...	...	...	...	...	...	...	...
	Mudharabah	...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan	...	...	...	...	...	...	...	...	...	...	...	...
	Others (please specify) ¹	...	...	...	...	...	...	...	...	...	...	...	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...
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 banking windows												
	Number of domestic branch offices	...	...	...	...	...	...	...	...	...	...	...	...
ST02	Number of employees												
	

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation*	Structure	Control	Accounting Std	Shari'ah-compliant	Reporting status	Break-in-series
ST03	Total assets	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	
	Total Shari'ah-compliant financing (excluding interbank financing)	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Sukuk holdings	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Other Shari'ah-compliant securities	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Interbank financing	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
ST04	All other assets	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Total funding/liabilities and liabilities	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Profit-sharing investment accounts (PSIA)	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Nonremunerative funding (current account, Wadi'ah)	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Sukuk issued	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Other Shari'ah-compliant securities issued	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Interbank funding/liabilities	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	All other liabilities	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Capital and reserves	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Total revenues	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Financing based	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
ST05	Investment based (Sukuk, other Shari'ah-compliant securities etc.)	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Fee based	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	Other	S	NC	T	Sup	DC	O	B	D	GAAP	SC	R	...
	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	...	...	...	...	...	...	...	...	...	...	...	...
	Mudharabah	...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Musharakah	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan	...	...	...	...	...	...	...	...	...	...	...	...
	Others (please specify) ¹	...	...	...	...	...	...	...	...	...	...	...	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...
ST08	Assets held by domestic systemically important Islamic windows												

Source: Bank Al-Maghrib

Note:
Not applicable
Indicates the data is not available

* Only Islamic Windows

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 code for Islamic windows of conventional 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	W	Windows only – Data refer to activities of the Islamic windows of conventional bank only
	P	Data of Conventional bank parent – Data refer to activities of the Islamic windows' parent banks only
	WP	Mixed data for Windows and their Conventional bank parent – Data refer to activities of the Islamic windows and their parent banks.
	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)