

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

Country: United Kingdom					United Kingdom																	
Time period covered : Q4 2018 - Q1 2023																						
Core Prudential Islamic Financial Indicators (PIFIs)																						
Code	Indicator	Standard	Currency	Units	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
End-of-period exchange rate (National Currency / USD):					0.783	0.768	0.786	0.812	0.757	0.806	0.809	0.774	0.733	0.725	0.724	0.742	0.742	0.760	0.824	0.895	0.831	0.809
Capital Adequacy : Basel Standard																						
CP01a	CAR				19.3%	18.8%	18.1%	17.8%	17.3%	17.8%	17.7%	17.9%	17.6%	18.5%	18.5%	18.0%	18.3%	17.0%	16.3%	17.0%	17.3%	17.7%
	Total regulatory capital	Basel III	GBP	M	554.8	557.7	558.3	562.9	569.9	590.2	591.2	571.2	588.6	588.9	592.2	591.6	589.0	597.3	585.4	576.7	599.0	617.6
	Risk-weighted assets (RWA)	Basel III	GBP	M	2,867.4	2,970.8	3,081.9	3,165.8	3,297.1	3,322.2	3,331.7	3,196.9	3,340.3	3,180.6	3,192.6	3,280.8	3,220.3	3,521.3	3,589.5	3,386.8	3,471.0	3,490.2
CP02a	Tier 1 capital to RWA				17.9%	17.6%	16.9%	16.6%	16.2%	16.4%	16.4%	16.4%	16.2%	17.0%	17.1%	16.6%	16.8%	15.6%	15.1%	15.8%	16.1%	16.4%
	Tier 1 capital	Basel III	GBP	M	513.9	521.5	521.9	525.9	533.1	544.1	545.3	524.8	541.4	541.6	544.6	543.9	542.0	550.4	541.5	533.9	557.5	572.0
	RWA	Basel III	GBP	M	2,867.4	2,970.8	3,081.9	3,165.8	3,297.1	3,322.2	3,331.7	3,196.9	3,340.3	3,180.6	3,192.6	3,280.8	3,220.3	3,521.3	3,589.5	3,386.8	3,471.0	3,490.2
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)				17.9%	17.6%	16.9%	16.5%	16.1%	16.3%	16.3%	16.3%	16.3%	16.9%	17.0%	16.5%	16.7%	15.5%	15.0%	15.7%	16.0%	16.3%
	CET1 capital	Basel III	GBP	M	513.9	521.5	521.9	522.9	530.1	541.1	542.3	521.8	538.4	538.6	541.6	540.9	539.0	547.4	538.5	530.9	554.5	569.0
	RWA	Basel III	GBP	M	2,867.4	2,970.8	3,081.9	3,165.8	3,297.1	3,322.2	3,331.7	3,196.9	3,340.3	3,180.6	3,192.6	3,280.8	3,220.3	3,521.3	3,589.5	3,386.8	3,471.0	3,490.2
Capital Adequacy: IFSB Formula																						
CP01b	CAR (IFSB)																					
	Total regulatory capital	IFSB	GBP	M																		
	RWA	IFSB	GBP	M																		
CP02b	Tier 1 capital to RWA (IFSB)																					
	Tier 1 capital	IFSB	GBP	M																		
	RWA	IFSB	GBP	M																		
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB) (fill only if IFSB-15 has been adopted)																					
	CET1 capital	IFSB	GBP	M																		
	RWA	IFSB	GBP	M																		
Asset Quality																						
CP04	Gross nonperforming financing (NPF) ratio				1.3%	0.6%	0.6%	0.7%	0.6%	0.5%	0.8%	0.8%	1.4%	1.2%	1.4%	1.3%	1.5%	1.4%	1.9%	1.6%	2.0%	
	NPF		GBP	M	49.6	23.9	24.3	32.9	27.6	27.0	40.0	38.1	73.4	62.7	69.4	66.5	80.8	77.3	105.8	112.0	94.9	114.2
	Total financing		GBP	M	3,769.8	4,103.1	4,345.5	4,702.3	4,837.6	5,056.7	5,132.5	4,847.9	5,122.1	5,092.9	5,018.5	5,280.2	5,271.9	5,399.8	5,568.4	5,772.9	5,853.1	5,780.7
CP05	Net nonperforming financing (net NPF) to capital				4.6%	1.8%	1.9%	3.2%	3.0%	2.8%	4.5%	4.3%	10.0%	7.5%	8.4%	8.3%	9.6%	9.9%	14.9%	16.8%	14.0%	16.4%
	Net NPF		GBP	M	25.3	10.2	10.7	18.2	17.2	16.4	26.3	24.5	58.9	44.1	49.9	49.1	56.3	59.3	87.4	96.7	83.9	101.0
	Total regulatory capital		GBP	M	554.8	557.7	558.3	562.9	569.9	590.2	591.2	571.2	588.6	588.9	592.2	591.6	589.0	597.3	585.4	576.7	599.0	617.6
CP06	Provisions for gross nonperforming financing (NPF)				49.0%	57.2%	55.9%	44.7%	37.7%	39.3%	34.2%	35.7%	19.8%	29.7%	28.1%	26.1%	30.3%	23.3%	17.4%	13.6%	11.5%	11.6%
	Provisions		GBP	M	24.3	13.7	13.6	14.7	10.4	10.6	13.7	13.6	14.5	18.6	19.5	17.4	24.5	18.0	18.5	15.2	11.0	13.2
	NPF		GBP	M	49.6	23.9	24.3	32.9	27.6	27.0	40.0	38.1	73.4	62.7	69.4	66.5	80.8	77.3	105.8	112.0	94.9	114.2
Earnings																						
CP07	Return on assets (ROA)				0.1%	0.6%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.6%	0.5%	0.5%	0.1%	0.7%	0.6%	0.7%	0.5%	1.2%
	Net income (before extraordinary items, taxes, and Zakat)*		GBP	M	2.6	27.6	20.9	20.2	18.0	16.7	16.2	16.9	15.1	35.3	27.5	27.3	7.0	38.5	36.1	42.7	32.3	76.1
	Total assets**		GBP	M	4,531.3	4,614.9	4,733.5	4,861.9	4,983.6	5,563.3	5,605.9	5,547.8	5,567.0	5,627.2	5,590.3	5,633.1	5,652.8	5,826.4	5,907.2	6,009.8	6,086.8	6,366.5
CP08	Return on equity (ROE)				0.4%	4.8%	3.6%	3.5%	3.1%	2.8%	2.8%	2.9%	2.6%	6.1%	4.7%	4.7%	1.2%	6.6%	6.2%	7.3%	5.5%	12.6%
	Net income (before extraordinary items, taxes, and Zakat)*		GBP	M	2.6	27.6	20.9	20.2	18.0	16.7	16.2	16.9	15.1	35.3	27.5	27.3	7.0	38.5	36.1	42.7	32.3	76.1
	Equity**		GBP	M	569.7	569.9	571.8	574.7	577.0	586.7	589.2	582.9	581.5	576.9	579.2	581.7	581.5	583.0	583.8	585.5	586.8	603.0
CP09	Net profit margin				-33.5%	14.5%	7.3%	9.0%	4.8%	7.5%	11.1%	4.3%	18.1%	11.2%	13.5%	-27.3%	19.1%	15.0%	20.5%	0.3%	22.7%	
	Net income (before extraordinary items, taxes, and Zakat)		GBP	M	-11.9	6.9	3.5	4.8	2.8	4.2	3.9	4.6	2.4	8.8	4.9	6.8	-13.5	9.6	8.4	14.0	0.2	19.0
	Gross income		GBP	M	35.6	47.7	48.7	52.6	58.5	53.2	52.4	41.3	55.7	48.6	43.8	50.0	49.4	50.4	55.9	68.5	78.0	83.7
CP10	Cost to income ¹				74.8%	49.9%	51.4%	46.0%	46.0%	42.7%	41.3%	39.4%	51.4%	43.6%	52.9%	47.4%	54.5%	47.6%	36.7%	44.4%	44.6%	29.2%
	Operating costs		GBP	M	26.6	23.8	25.0	24.2	26.9	22.7	21.7	16.3	28.7	21.2	23.2	23.7	26.9	24.0	20.5	30.5	34.7	24.4
	Gross income		GBP	M	35.6	47.7	48.7	52.6	58.5	53.2	52.4	41.3	55.7	48.6	43.8	50.0	49.4	50.4	55.9	68.5	78.0	83.7
Leverage																						
CP11	Capital to assets (balance sheet definition)				11.3%	11.1%	10.5%	10.0%	9.7%	9.6%	9.6%	9.8%	9.6%	9.7%	9.9%	9.4%	9.5%	9.3%	8.9%	8.5%	8.7%	9.0%
	Tier 1 capital		GBP	M	513.9	521.5	521.9	525.9	533.1	544.1	545.3	524.8	541.4	541.6	544.6	543.9	542.0	550.4	541.5	533.9	557.5	572.0
	Total assets		GBP	M	4,531.4	4,698.5	4,970.5	5,247.1	5,470.5	5,656.0	5,691.1	5,373.5	5,643.8	5,610.7	5,516.3	5,761.7	5,731.4	5,921.4	6,068.7	6,317.5	6,394.9	6,338.0
CP12	Leverage (regulatory definition)				11.3%	11.0%	10.4%	10.3%	10.2%	10.0%	9.7%	9.9%	9.5%	10.8%	10.3%	10.3%	10.2%	10.3%	9.8%	9.3%	9.5%	10.2%
	Tier 1 capital		GBP	M	513.9	521.5	521.9	525.9	533.1	544.1	545.3	524.8	541.4	541.6	544.6	543.9	542.0	550.4	541.5	533.9	557.5	572.0
	Exposure		GBP	M	4,543.6	4,734.9	5,000.2	5,089.5	5,204.9	5,420.0	5,634.0	5,292.0	5,689.3	4,999.0	5,033.1	5,277.1	5,325.1	5,323.2	5,543.0	5,736.6	5,863.7	5,591.2
Liquidity																						
CP13	Liquid assets ratio				11.8%	7.5%	7.7%	5.6%	7.1%	6.1%	5.2%	5.7%	5.2%	5.1%	5.3%	4.9%	6.8%	6.7%	6.9%	7.3%	7.2%	6.4%
	Liquid assets		GBP	M	536.0	350.1	381.5	296.2	387.6	344.1	297.9	308.9	295.4	285.0	294.2	284.7	392.5	398.1	420.7	464.3	457.5	406.6
	Total assets		GBP	M	4,531.3	4,698.5	4,970.5	5,247.1	5,470.5	5,656.0	5,691.1	5,373.5	5,643.8	5,610.7	5,516.3	5,761.7	5,731.4	5,921.4	6,068.7	6,317.5	6,394.9	6,338.0
CP14	Liquid assets to short-term liabilities				20.2%													9.1%	9.3%	9.7%	9.3%	8.8%
	Liquid assets		GBP	M	536.0	350.1	381.5	296.2	387.6	344.1	297.9	308.9	295.4	285.0	294.2	284.7	392.5	398.1	420.7	464.3	457.5	406.6
	Short-term liabilities		GBP	M	2,651.6													4,355.0	4,529.1	4,769.0	4,914.3	4,637.4
CP15	Liquidity coverage ratio (LCR)				11.8%	241.3%	368.9%	204.8%	401.2%	320.6%	237.9%	276.9%	252.4%	241.2%	370.2%	257.0%	437.9%	239.3%	341.1%	489.8%	554.5%	468.8%
	Stock of Shari'ah-compliant high quality liquid assets		GBP	M	536.0	350.1	381.5	296.2	387.6	344.1	297.9	305.6	287.6	281.8	290.2	284.7	392.5	398.1	420.7	464.3	457.5	406.6

Code	Indicator	Standard	Currency	Units	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	
	Total net cash outflows over the next 30 calendar days	I c a b l e	GBP	M	4,531.3	145.1	103.4	144.6	96.6	107.3	125.2	110.4	114.0	116.8	79.5	110.8	89.6	166.3	123.3	94.8	82.5	86.7	
CP16	Net stable funding ratio (NSFR)																		142.6%	142.5%	145.1%	149.3%	144.3%
	Available stable funding (ASF)		GBP	M															3,486.3	3,574.9	3,782.8	3,991.9	3,992.4
	Required stable funding (RSF)		GBP	M															2,445.2	2,507.9	2,607.4	2,673.3	2,767.0
Sensitivity to Market Risk: Other																							
CP17	Net foreign exchange open position to capital				0.1%	3.0%	2.2%	2.3%	2.6%	2.2%	2.3%	2.9%	2.6%	2.2%	2.0%	2.0%	2.1%	2.0%	2.4%	2.6%	1.2%	0.1%	
	Net FX open position		GBP	M	0.7	16.9	12.3	12.8	14.7	12.9	13.6	16.4	15.6	12.7	12.0	12.0	12.6	11.8	13.8	14.9	7.3	0.4	
	Total regulatory capital		GBP	M	554.8	557.7	558.3	562.9	569.9	590.2	591.2	571.2	588.6	588.9	592.2	591.6	589.0	597.3	585.4	576.7	599.0	617.6	
CP18	Large exposures to capital				284.5%																		
	Value of large exposures		GBP	M	1,578.3																		
	Total regulatory capital (or balance sheet capital)		GBP	M	554.8	557.7	558.3	562.9	569.9	590.2	591.2	571.2	588.6	588.9	592.2	591.6	589.0	597.3	585.4	576.7	599.0	617.6	
CP19	Growth of financing to private sector				131.8%	115.6%	123.2%	125.4%	122.0%	123.2%	118.1%	103.1%	105.9%	100.7%	97.8%	108.9%	102.9%	106.0%	111.0%	109.3%	111.0%	107.1%	
	Total financing at end of current period		GBP	M	3,769.8	4,103.1	4,345.5	4,702.3	4,837.6	5,056.7	5,132.5	4,847.9	5,122.1	5,092.9	5,018.5	5,280.2	5,271.9	5,399.8	5,568.4	5,772.9	5,853.1	5,780.7	
	Total financing at end of same period in previous year		GBP	M	2,861.3	3,549.1	3,527.6	3,749.7	3,965.9	4,103.1	4,345.5	4,702.3	4,837.6	5,056.7	5,132.5	4,847.9	5,122.1	5,092.9	5,018.5	5,280.2	5,271.9	5,399.8	
Additional Prudential Islamic Financial Indicators (PIFIs)																							
Code	Indicator		Currency	Units	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	
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	n/a																		
	Total income from assets funded by PSIA		GBP	M	n/a																		
AD02	Total off-balance sheet items to total assets				3.7%																		
	Off-balance sheet items		GBP	M	169.9																		
	Total assets		GBP	M	4,531.3	4,698.5	4,970.5	5,247.1	5,470.5	5,656.0	5,691.1	5,373.5	5,643.8	5,610.7	5,516.3	5,761.7	5,731.4	5,921.4	6,068.7	6,317.5	6,394.9	6,338.0	
AD03	Foreign-currency denominated funding to total funding				24.5%																		
	FX funding		GBP	M	866.0																		
	Total funding		GBP	M	3,533.3																		
AD04	Foreign-currency denominated financing to total financing				13.0%																		
	FX financing		GBP	M	490.4																		
	Total financing		GBP	M	3,769.8	4,103.1	4,345.5	4,702.3	4,837.6	5,056.7	5,132.5	4,847.9	5,122.1	5,092.9	5,018.5	5,280.2	5,271.9	5,399.8	5,568.4	5,772.9	5,853.1	5,780.7	
AD05	Value of Sukuk holdings to capital				67.4%																		
	Sukuk holdings		GBP	M	373.9																		
	Total regulatory capital		GBP	M	554.8	557.7	558.3	562.9	569.9	590.2	591.2	571.2	588.6	588.9	592.2	591.6	589.0	597.3	585.4	576.7	599.0	617.6	
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity																						
	Value of Shari'ah-compliant financing		GBP	M	3,769.9	4,103.1	4,345.5	4,702.3	4,837.6	5,056.7	5,132.5	4,847.9	5,122.1	5,092.9	5,018.5	5,280.2	5,271.9	5,399.8	5,568.4	5,772.9	5,853.1	5,780.7	
	Sectoral distribution																						
	(a) agriculture, forestry, hunting and fishing		GBP	M	0.5																		
	(b) mining and quarrying		GBP	M	7.9																		
	(c) manufacturing		GBP	M	84.0																		
	(d) electricity, gas, steam and air-conditioning supply		GBP	M	4.5																		
	(e) water supply; sewerage and waste management		GBP	M	13.4																		
	(f) construction		GBP	M	117.2																		
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		GBP	M	148.7																		
	(h) transportation and storage		GBP	M	6.0																		
	(i) accommodation and food service activities		GBP	M	2.6																		
	(j) information and communication		GBP	M	22.9																		
	(k) financial and insurance activities		GBP	M	396.9																		
	(l) real estate activities		GBP	M	1,456.3																		
	(m) professional, scientific and technical activities		GBP	M	84.3																		
	(n) administrative and support service activities		GBP	M	157.1																		
	(o) public administration and defense; compulsory social security		GBP	M	5.1																		
	(p) education		GBP	M	12.1																		
	(q) human health and social work activities		GBP	M	58.9																		
	(r) arts, entertainment and recreation		GBP	M	23.8																		
	(s) other service activities (export)		GBP	M	3.5																		
	(t) activities of households as employers		GBP	M	0.0																		
	(t*) other financing of households		GBP	M	914.3																		
	(u) activities of extraterritorial organisations and bodies		GBP	M	0.0																		
	(u*) financing to nonresidents		GBP	M	249.8																		
AD07	Value (or percentage) of gross NPF by economic activities																						
	Value of gross NPF		GBP	M	49.6	23.9	24.3	32.9	27.6	27.0	40.0	38.1	73.4	62.7	69.4	66.5	80.8	77.3	105.8	112.0	94.9	114.2	
	Economic activity																						
	(a) agriculture, forestry, hunting and fishing		GBP	M	0.0																		
	(b) mining and quarrying		GBP	M	0.0																		
	(c) manufacturing		GBP	M	0.0																		
	(d) electricity, gas, steam and air-conditioning supply		GBP	M	0.0																		
	(e) water supply; sewerage and waste management		GBP	M	0.0																		

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	(f) construction		GBP	M	6.9																	
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		GBP	M	0.0																	
	(h) transportation and storage		GBP	M	0.0																	
	(i) accommodation and food service activities		GBP	M	0.0																	
	(j) information and communication		GBP	M	0.0																	
	(k) financial and insurance activities		GBP	M	3.6																	
	(l) real estate activities		GBP	M	32.3																	
	(m) professional, scientific and technical activities		GBP	M	0.0																	
	(n) administrative and support service activities		GBP	M	5.6																	
	(o) public administration and defense; compulsory social security		GBP	M	0.0																	
	(p) education		GBP	M	0.0																	
	(q) human health and social work activities		GBP	M	0.0																	
	(r) arts, entertainment and recreation		GBP	M	0.0																	
	(s) other service activities (export)		GBP	M	0.9																	
	(t) activities of households as employers		GBP	M	0.0																	
	(t*) other financing of households		GBP	M	0.0																	
	(u) activities of extraterritorial organisations and bodies		GBP	M	0.0																	
	(u*) financing to nonresidents		GBP	M	0.2																	
AD08	Value (or percentage) of returns by major type of Shari'ah-compliant contract																					
	Total returns		GBP	M	105.0																	
	Murabahah		GBP	M	26.4																	
	Commodity Murabahah/ Tawwaruq		GBP	M	30.8																	
	Salam		GBP	M	0.0																	
	Istisna'		GBP	M	0.0																	
	Ijarah / Ijarah Muntahia Bittamlik		GBP	M	19.8																	
	Mudharabah		GBP	M	0.0																	
	Musharakah		GBP	M	0.1																	
	Diminishing Musharakah		GBP	M	16.0																	
	Wakalah		GBP	M	3.7																	
	Qard Hassan		GBP	M	0.0																	
	Others3		GBP	M	8.5																	
Structural Islamic Financial Indicators (SIFIs)																						
Code	Indicator		Currency	Units	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
BS01	Number of Islamic banks		n.a	G																		
	Number of domestic branch offices		n.a	G	17													5	5	5	5	5
	Number of ATMs		n.a	G	7																	
BS02	Number of employees		n.a	G	414																	
BS03	Total assets		GBP	M	4531.3																	
	Total Shari'ah-compliant financing (excluding interbank financing)		GBP	M	3,364.4																	
	Sukuk holdings		GBP	M	373.9																	
	Other Shari'ah-compliant securities		GBP	M	68.4																	
	Interbank financing		GBP	M	547.9																	
	All other assets		GBP	M	176.7																	
BS04	Total funding/liabilities and equities		GBP	M	4531.3																	
	Profit-sharing investment accounts (PSIA) ²		GBP	M	473.7																	
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)		GBP	M	2,451.5																	
	Nonremunerative funding (current account, Wad'ah)		GBP	M	414.4																	
	Sukuk issued		GBP	M	221.2																	
	Other Shari'ah-compliant securities issued		GBP	M	0.0																	
	Interbank funding/liabilities		GBP	M	338.3																	
	All other liabilities		GBP	M	62.4																	
	Capital and reserves		GBP	M	569.7																	
BS05	Total revenues		GBP	M	138.3																	
	Financing based		GBP	M	121.7																	
	Investment based (Sukuk, other Shari'ah-compliant securities etc.)		GBP	M	11.9																	
	Fee based		GBP	M	15.1																	
	Other		GBP	M	-10.4																	
BS06	Earnings before taxes and Zakat		GBP	M	8.7																	
BS07	Value (or percentage) of financing by type of Shari'ah-compliant contract																					
	Total financing		GBP	M	3,758.6																	
	Murabahah		GBP	M	249.1																	
	Commodity Murabahah/ Tawwaruq		GBP	M	1,622.6																	
	Salam		GBP	M	0.0																	

Code	Indicator	Standard	Currency	Units	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
	<i>Istisnā</i>		GBP	M	0.0																	
	<i>Ijārah / Ijārah Muntahia Bittamlik</i>		GBP	M	345.9																	
	<i>Mudārabah</i>		GBP	M	0.1																	
	<i>Mushārakah</i>		GBP	M	0.0																	
	<i>Diminishing Mushārakah</i>		GBP	M	1,288.2																	
	<i>Wakālah</i>		GBP	M	45.2																	
	<i>Qard Hassan</i>		GBP	M	0.0																	
	<i>Others</i> ³		GBP	M	207.5																	
BS08	Assets held by domestic systemically important Islamic banks		GBP	M	0.0																	
Source	Bank of England																					

Note:

G Indicates General
 M Indicates Millions
 NC Indicates National Currency
 n.a Not applicable
 (...) Indicates the data is not available

* figures accumulated and annualized

** figures calculated as annual average

¹ Cost to income ratio has been calculated using the PRA regulatory return definitions for operating costs and gross income.

² No true PSiAs are offered in the UK currently.

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
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)