

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

Country:		Pakistan												
Time period covered:		2016Q3												
Core Prudential Islamic Financial Indicators (PIFIs)														
Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std ¹	Sharf'ah-compliant	Reporting status	Break -in-series	
Capital Adequacy : Basel Standard														
CP01a	CAR													
	Total regulatory capital	Basel II	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg	SC	...	
	Risk-weighted assets (RWA)	Basel II	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg	SC	...	
CP02a	Tier 1 capital to RWA													
	Tier 1 capital	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	...	...	...	...	...	...	...	...	...	...	...
CP03a	Common Equity Tier 1 (CET1) capital to RWA													
	CET1 capital	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy: IFSB Formula														
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)													
	CET1 capital	...	...	...	...	...	...	...	...	...	...	...	...
	RWA	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality														
CP04	Gross nonperforming financing (gross NPF) ratio													
	Gross NPF	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
	Total financing	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
CP05	Net nonperforming financing (net NPF) to capital													
	Net NPF	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
	Total regulatory capital	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
CP06	Provisions for gross nonperforming financing (gross NPF)													
	Provisions	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
	Gross NPF	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
Earnings														
CP07	Return on assets (ROA)													
	Net income (before extraordinary items, taxes, and Zakat)	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
	Total assets	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
CP08	Return on equity (ROE)													
	Net income (before extraordinary items, taxes, and Zakat)	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
	Equity	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
CP09	Net profit margin													
	Net income (before extraordinary items, taxes, and Zakat)	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
	Gross income	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
CP10	Cost to income													
	Operating costs	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
	Gross income	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
Leverage														
CP11	Capital to assets (balance sheet definition)													
	Tier 1 capital	...	...	...	...	...	...	...	...	...	...	...	...
	Total assets	...	...	...	...	...	...	...	...	...	...	...	...
CP12	Leverage (regulatory definition)													
	Tier 1 capital	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity														
CP13	Liquid assets ratio													
	Liquid assets	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
	Total assets	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
CP14	Liquid assets to short-term liabilities													
	Liquid assets	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
	Short-term liabilities	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...		
CP15	Liquidity coverage ratio (LCR)													
	Stock of Sharf'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)	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std ¹	Sharī'ah-compliant	Reporting status	Break -in-series
Sensitivity to Market Risk; Other													
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	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Total financing at end of same period in previous year	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
Additional Prudential Islamic Financial Indicators (PIFIs)													
Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī'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	...	...	...	...	...	...	...	...	...	...	...	...
	Total income from assets funded by PSIA	...	...	...	...	...	...	...	...	...	...	...	...
AD02	Total off-balance sheet items to total assets												
	Off-balance sheet items	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Total assets	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
AD03	Foreign-currency denominated funding to total funding												
	FX funding	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Total funding	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
AD04	Foreign-currency denominated financing to total financing												
	FX financing	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Total financing	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
AD05	Value of Sukūk holdings to capital												
	Sukūk holdings	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Total regulatory capital	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
AD06	Value (or percentage) of Sharī'ah-compliant financing by economic activity												
	Value of Sharī'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	...	...	...	...	...	...	...	...	...	...	...	...
	(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	...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std ¹	Sharī'ah-compliant	Reporting status	Break -in-series
	(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 Sharī'ah-compliant contract	...	...	...	...	...	...	...	...	...	...	...	...
	Total returns	...	...	...	...	...	...	...	...	...	...	...	...
	Murābahah	...	...	...	...	...	...	...	...	...	...	...	...
	Commodity Murābahah / Tawwaruq	...	...	...	...	...	...	...	...	...	...	...	...
	Salam	...	...	...	...	...	...	...	...	...	...	...	...
	Istisnā'	...	...	...	...	...	...	...	...	...	...	...	...
	Ijārah/Ijārah Muntahia Bittamlik	...	...	...	...	...	...	...	...	...	...	...	...
	Mudārabah	...	...	...	...	...	...	...	...	...	...	...	...
	Mushārahakah	...	...	...	...	...	...	...	...	...	...	...	...
	Diminishing Mushārahakah	...	...	...	...	...	...	...	...	...	...	...	...
	Wakālah	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...

Structural Islamic financial Indicators (SIFIs)

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std	Sharī'ah-compliant	Reporting status	Break -in-series
WS01	Number of Islamic banking windows	Q	n.a	G	Sup	...	...	...	...	...	...	...	...
	Number of domestic branch offices	Q	n.a	G	Sup	...	...	...	...	...	...	...	...
WS02	Number of employees	Q	n.a	G	Sup	...	...	...	...	...	...	...	...
WS03	Total assets	Q	NC	T	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Total Sharī'ah-compliant financing (excluding interbank financing)	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Sukūk holdings	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Other Sharī'ah-compliant securities	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Interbank financing	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	All other assets	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
WS04	Total funding/liabilities	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Profit-sharing investment accounts (PSIA)	...	...	...	...	...	...	...	...	...	...	...	...
	Other remunerative funding (Murābahah, Commodity Murābahah etc.)	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Nonnumerative funding (current account, Wadī'ah)	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Sukūk issued	...	...	...	...	...	...	...	...	...	...	...	...
	Other Sharī'ah-compliant securities issued	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	All other liabilities	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Capital and reserves	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
WS05	Total revenues	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Financing based	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Investment based (Sukūk, other Sharī'ah-compliant securities etc.)	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Fee based	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Other	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
WS06	Earnings before taxes and Zakat	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
WS07	Value (or percentage) of financing by type of Sharī'ah-compliant contract	...	...	...	...	...	...	...	...	...	...	...	...
	Total financing	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Murābahah	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Commodity Murābahah / Tawwaruq	...	...	...	...	...	...	...	...	...	...	...	...
	Salam	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Istisnā'	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Ijārah / Ijārah Muntahia Bittamlik	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Mudārabah	...	...	...	...	...	...	...	...	...	...	...	...
	Mushārahakah	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Diminishing Mushārahakah	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	Wakālah	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan	...	...	...	...	...	...	...	...	...	...	...	...
	Others	Q	NC	M	Sup	DC	IIFSS	W	D/G	IFRS+AAOIFI+SBP reg.	SC	...	...
	(i)	...	...	...	...	...	...	...	...	...	...	...	...
	(ii)	...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Periodicity	Currency	Unit	Data source	Consolidation	Aggregation	Structure	Control	Accounting Std ¹	Shar' ah-compliant	Reporting status	Break -in-series
	(iii)	...	...	...	...	...	...	...	...	...	...	...	...
	Others	...	...	...	...	...	...	...	...	...	...	...	...
WS08	Assets held by domestic systemically important Islamic windows	...	...	...	...	...	...	...	...	...	...	...	...

Source: *State Bank of Pakistan*

Note:

Not applicable

Indicates the metadata is not available

¹ Accounting standard is a mix of IFRS and AAOIFI with prudential regulations of State Bank of Pakistan which overwrite these standards.