

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

Country:		Afghanistan			
Time period covered :		Starting Period: 2018Q2		Ending Period:2018Q2	
Core Prudential Islamic Financial Indicators (PIFIs)					
Code	Indicator	Standard	Currency	Units	2018Q2
<b>End-of-period exchange rate (USD / AFN):</b>					<b>73.26</b>
<b>Capital Adequacy : Basel Standard</b>					
<b>CP01a</b>	<b>CAR</b>				<b>0.1</b>
	Total regulatory capital				699.7
	Risk-weighted assets (RWA)				5,462.1
<b>CP02a</b>	<b>Tier 1 capital to RWA</b>				<b>0.1</b>
	Tier 1 capital				716.5
	RWA				5,462.1
<b>CP03a</b>	<b>Common Equity Tier 1 (CET1) capital to RWA</b>				<b>...</b>
	CET1 capital				...
	RWA				.....
<b>Capital Adequacy: IFSB Formula</b>					
<b>CP01b</b>	<b>CAR (IFSB)</b>				<b>0.1</b>
	Total regulatory capital				699.7
	RWA				5,462.1
<b>CP02b</b>	<b>Tier 1 capital to RWA (IFSB)</b>				<b>0.1</b>
	Tier 1 capital				716.5
	RWA				5,462.1
<b>CP03b</b>	<b>Common Equity Tier 1 (CET1) capital to RWA (IFSB)</b>				<b>...</b>
	CET1 capital				...
	RWA				.....
<b>Asset Quality</b>					
<b>CP04</b>	<b>Gross nonperforming financing (gross NPF) ratio</b>				<b>...</b>
	Gross NPF				...
	Total financing				...

Code	Indicator	Standard	Currency	Units	2018Q2
<b>CP05</b>	<b>Net nonperforming financing (net NPF) to capital</b>				...
	Net NPF				...
	Total regulatory capital				....
<b>CP06</b>	<b>Provisions for gross nonperforming financing (gross NPF)</b>				...
	Provisions				.....
	Gross NPF				...
<b>Earnings</b>					
<b>CP07</b>	<b>Return on assets (ROA)</b>				<b>-1.1%</b>
	Net income (before extraordinary items, taxes, and <i>Zakat</i> )		NC	M	-115.9
	Average Total assets		NC	M	10,327.1
<b>CP08</b>	<b>Return on equity (ROE)</b>				<b>-12.0%</b>
	Net income (before extraordinary items, taxes, and <i>Zakat</i> )		NC	M	-115.9
	Average Total Equity <sup>2</sup>		NC	M	964.9
<b>CP09</b>	<b>Net profit margin</b>				<b>-366.0%</b>
	Net income (before extraordinary items, taxes, and <i>Zakat</i> )		NC	M	-115.9
	Gross income		NC	M	31.7
<b>CP10</b>	<b>Cost to income</b>				<b>662.3%</b>
	Operating costs		NC	M	209.7
	Gross income		NC	M	31.7
<b>Leverage</b>					
<b>CP11</b>	<b>Capital to assets (balance sheet definition)</b>				<b>6.60%</b>
	Tier 1 capital				716.5
	Total assets				10,859.2
<b>CP12</b>	<b>Leverage (regulatory definition)</b>				...
	Tier 1 capital				...
	Exposure				...
<b>Liquidity</b>					
<b>CP13</b>	<b>Liquid assets ratio</b>				<b>67.6%</b>
	Liquid assets		NC	M	7,340.0
	Total assets		NC	M	10,859.2
<b>CP14</b>	<b>Liquid assets to short-term liabilities</b>				<b>176.9%</b>

Code	Indicator	Standard	Currency	Units	2018Q2
	Liquid assets	A	NC	M	7,340.0
	Short-term liabilities	P	NC	M	4,150.3
<b>CP15</b>	<b>Liquidity coverage ratio (LCR)</b>	I			...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets	C			...
	Total net cash outflows over the next 30 calendar days	A			...
<b>CP16</b>	<b>Net stable funding ratio (NSFR)</b>	B			...
	Available stable funding (ASF)	I			...
	Required stable funding (RSF)	E			...
<b>Sensitivity to Risks</b>					
<b>CP17</b>	<b>Net foreign exchange open position to capital</b>				<b>169.5%</b>
	Net FX open position				1,186.0
	Total regulatory capital				699.7
<b>CP18</b>	<b>Large exposures to capital</b>				<b>32.9%</b>
	Value of large exposures				230.4
	Total regulatory capital (or balance sheet capital)				699.7
<b>CP19</b>	<b>Growth of financing to private sector</b>				<b>#VALUE!</b>
	Total financing at end of current period		NC	M	1,288.4
	Total financing at end of same period in previous year		NC	M	....

Code	Indicator	Standard	Currency	Units	2018Q2
<b>Additional Prudential Islamic Financial Indicators (PIFIs)</b>					
Code	Indicator		Currency	Units	2018Q2
<b>AD01</b>	<b>Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)</b>				...
	Income distributed to IAH				...
	Total income from assets funded by PSIA				...
<b>AD02</b>	<b>Total off-balance sheet items to total assets</b>				<b>39.6%</b>
	Off-balance sheet items		NC	M	4,301.5
	Total assets		NC	M	10,859.2
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>				<b>50.7%</b>
	FX funding		NC	M	4,355.1
	Total funding		NC	M	8,596.7
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>				<b>93.8%</b>
	FX financing		NC	M	1,208.5
	Total financing		NC	M	1,288.4
<b>AD05</b>	<b>Value of Sukūk holdings to capital</b>				...
	Sukūk holdings				...
	Total regulatory capital (or balance sheet capital)				...
<b>AD06</b>	<b>Value (or percentage) of Sharī'ah-compliant financing by economic activity</b>				
	Value of Sharī'ah-compliant financing		NC	M	1,288.4
	Sectoral distribution				
	(a) agriculture, forestry, hunting and fishing		NC	M	...
	(b) mining and quarrying				...
	(c) manufacturing				...
	(d) electricity, gas, steam and air-conditioning supply (fuel, petroleum)		NC	M	...
	(e) water supply; sewerage and waste management				...
	(f) construction		NC	M	359.8
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				...
	(h) transportation and storage		NC	M	...
	(i) accommodation and food service activities (general goods)		NC	M	670.6
	(j) information and communication		NC	M	...

Code	Indicator	Standard	Currency	Units	2018Q2
	(k) financial and insurance activities				...
	(l) real estate activities (assets acquired for leasing)				...
	(m) professional, scientific and technical activities				...
	(n) administrative and support service activities				...
	(o) public administration and defense; compulsory social security				...
	(p) machinery and vehicle		NC	M	1
	(q) human health and social work activities		NC	M	
	(r) arts, entertainment and recreation				...
	(s) other service activities (export) (business)		NC	M	257.2
	(t) activities of households as employers				...
	(t*) other financing of households				...
	(u) activities of extraterritorial organisations and bodies				...
	(u*) financing to nonresidents				...
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>				
	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				...

Code	Indicator	Standard	Currency	Units	2018Q2
	(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				...
<b>AD08</b>	<b>Value (or percentage) of returns by major type of <i>Sharī'ah</i>-compliant contract</b>				
	Total returns		NC	M	38.1
	<i>Murābahah</i>		NC	M	35.9
	<i>Commodity Murābahah / Tawwaruq</i>				...
	<i>Salam</i>				...
	<i>Istisnā`</i>				...
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>		NC	M	...
	<i>Muqārabah</i>		NC	M	...
	<i>Mushārahah</i>		NC	M	...
	<i>Diminishing Mushārahah</i>				...
	<i>Wakālah</i>		NC	M	...
	<i>Qarḍ Hassan</i>				...
	<i>Others</i>				...
	(i) <i>Sukuk</i>				2
	(ii)				...
	(iii)				...
	<i>Others</i>				...

Code	Indicator	Standard	Currency	Units	2018Q2
<b>Structural Islamic Financial Indicators (SIFIs)</b>					
Code	Indicator		Currency	Units	2018Q2
<b>ST01</b>	<b>Number of Islamic banks</b>		<i>n.a.</i>	<i>G</i>	<b>1</b>
	Number of domestic branch offices <sup>5</sup>				59
<b>ST02</b>	<b>Number of employees</b>		<i>n.a.</i>	<i>G</i>	<b>832</b>
<b>ST03</b>	<b>Total assets</b>		<i>NC</i>	<i>M</i>	<b>10,859.2</b>
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)		<i>NC</i>	<i>M</i>	1,288.4
	<i>Sukūk</i> holdings ( <i>sukuk al ijarah</i> )				...
	Other <i>Sharī'ah</i> -compliant securities				...
	Interbank financing (Interbank transaction)		<i>NC</i>	<i>M</i>	1,849.5
	Reserve for financing		<i>NC</i>	<i>M</i>	-9.7
	Cash in vault		<i>NC</i>	<i>M</i>	5,490.5
	All other assets		<i>NC</i>	<i>M</i>	2,240.4
<b>ST04</b>	<b>Total funding/liabilities and equities</b>		<i>NC</i>	<i>M</i>	<b>10,859.2</b>
	Profit-sharing investment accounts (PSIA)		<i>NC</i>	<i>M</i>	5,255.1
	Other remunerative funding ( <i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)				...
	Nonremunerative funding (current account, <i>Wadī'ah</i> )		<i>NC</i>	<i>M</i>	4,150.3
	<i>Sukūk</i> issued				...
	Other <i>Sharī'ah</i> -compliant securities issued				...
	Interbank funding/liabilities				...
	All other liabilities		<i>NC</i>	<i>M</i>	473.9
	Capital and reserves		<i>NC</i>	<i>M</i>	979.9
<b>ST05</b>	<b>Total revenues</b>		<i>NC</i>	<i>M</i>	<b>96.8</b>
	Financing based		<i>NC</i>	<i>M</i>	38.1
	Investment based ( <i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)				...
	Fee based		<i>NC</i>	<i>M</i>	58.6
	Other		<i>NC</i>	<i>M</i>	0.1
<b>ST06</b>	<b>Earnings before taxes and <i>Zakat</i></b>		<i>NC</i>	<i>M</i>	<b>(115.88)</b>

Code	Indicator	Standard	Currency	Units	2018Q2
<b>ST07</b>	<b>Value (or percentage) of financing by type of <i>Sharī'ah</i>-compliant contract</b>				
	Total financing		NC	M	1,288.4
	<i>Murābahah</i>		NC	M	617.9
	<i>Commodity Murābahah / Tawwaruq</i>				...
	<i>Salam</i>				...
	<i>Istisnā`</i>				...
	<i>Ijārah / Ijārah Muntahia Bittamlīk</i>		NC	M	
	<i>Muḍārabah</i>				
	<i>Mushārahah</i>		NC	M	
	<i>Diminishing Mushārahah</i>				
	<i>Wakālah</i>		NC	M	
	<i>Qarḍ Hassan</i>		NC	M	...
	<i>Others</i>				...
	(i) <i>Sukuk</i>		NC	M	670.6
	(ii)				...
	(iii)				...
	<i>Others</i>				...
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic windows</b>				...

Source: **Da Afghanistan Bank**

Note:

*M* - indicates Millions

*G* - indicates General number

*NC* - indicates National Currency

*n.a* - not applicable

(...) - indicates the data is not available