

Prudential and Structural Islamic Financial Indicators (PSIFis) for Islamic Windows

Country:		Afghanistan																					
Time period covered :		Starting Period: 2013A	Ending Period: 2018Q2																				
Core Prudential Islamic Financial Indicators (PIFis)																							
Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
<b>End-of-period exchange rate (USD / AFN):</b>					56.00	57.51	57.97	56.91	58.34	57.67	60.43	63.84	68.37	68.66	69.07	66.65	66.82	67.93	68.13	68.31	69.00	69.17	73.26
<b>Capital Adequacy : Basel Standard</b>																							
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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula</b>																							
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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Asset Quality</b>																							
CP04	Gross nonperforming financing (gross NPF) ratio				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Gross NPF				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP05	Net nonperforming financing (net NPF) to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Net NPF				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP06	Provisions for gross nonperforming financing (gross NPF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Provisions				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Gross NPF				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Earnings</b>																							
CP07	Return on assets (ROA)				0.0%	0.4%	-0.5%	-0.1%	0.9%	-3.4%	-2.5%	0.3%	0.5%	19.3%	16.7%	17.1%	17.0%	-0.1%	-1.7%	-0.6%	-0.4%	-0.3%	2.0%
	Net income (before extraordinary items, taxes, and Zakat) <sup>1</sup> and 11	NC	M		-0.7	37.6	-43.3	-5.5	84.5	-313.1	-236.1	29.9	52.0	2,714.6	2,716.9	2,769.2	2,686.3	-22.7	-226.1	-91.5	-70.2	-55.0	223.9
	Average Total assets	NC	M		9,572.1	8,979	8,913.2	8,988.2	9,307.3	9,301.6	9,429.9	10,066.1	10,847.8	14,044.8	16,227.3	16,227.9	15,792.1	15,712.5	13,524	15,901	15,796	16,064	11,088.8
CP08	Return on equity (ROE)				-0.1%	4.6%	-4.6%	-0.5%	8.1%	-51.5%	-34.2%	3.8%	6.2%	183.3%	119.5%	106.7%	97.1%	-0.9%	-8.2%	-3.1%	-2.3%	-2.2%	7.7%
	Net income (before extraordinary items, taxes, and Zakat) <sup>1</sup> and 11	NC	M		-0.7	37.6	-43.3	-5.5	84.5	-313.1	-236.1	29.9	52.0	2,714.6	2,716.9	2,769.2	2,686.3	-22.7	-226.1	-91.5	-70.2	-55.0	223.9
	Average Total Equity <sup>2</sup>	NC	M		1,085.1	816.8	935.2	992.5	1,037.7	608.5	689.9	781.7	841.9	1,480.9	2,273.5	2,594.7	2,765.1	2,435.3	2,765.1	2,932	3,031	2,491	2,922.8
CP09	Net profit margin				-2.5%	55.6%	-113.4%	-5.6%	36.5%	-1122.1%	-325.7%	12.0%	16.4%	4057.4%	3198.0%	1914.1%	1234.5%	-24.1%	-325.7%	-55.7%	-42.7%	-52.2%	97.8%
	Net income (before extraordinary items, taxes, and Zakat) <sup>1</sup> and 11	NC	M		-0.7	37.6	-43.3	-5.5	84.5	-313.1	-236.1	29.9	52.0	2,714.6	2,716.9	2,769.2	2,686.3	-22.7	-226.1	-91.5	-70.2	-55.0	223.9
	Gross income	NC	M		29.4	67.6	38.2	97.0	231.4	27.9	72.5	248.7	316.5	66.9	85.0	144.7	217.6	94.4	69.4	164.3	164.3	105.3	229.0
CP10	Cost to income				3.5%	22.1%	176.7%	106.6%	63.3%	109.8%	35.7%	16.8%	19.0%	49.9%	81.8%	78.1%	81.5%	58.8%	172.8%	104.9%	16.5%	10.2%	52.1%
	Operating costs	NC	M		1.0	14.9	67.5	103.4	146.5	30.6	25.9	41.9	60.2	33.4	69.5	113.0	177.4	55.5	120.0	172.3	64.3	10.7	119.3
	Gross income	NC	M		29.4	67.6	38.2	97.0	231.4	27.9	72.5	248.7	316.5	66.9	85.0	144.7	217.6	94.4	69.4	164.3	164.3	105.3	229.0
<b>Leverage</b>																							
CP11	Capital to assets (balance sheet definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>Liquidity</b>																							
CP13	Liquid assets ratio				54.2%	49.9%	47.5%	46.3%	51.7%	54.9%	47.5%	46.7%	43.9%	27.3%	25.9%	27.3%	31.9%	31.8%	33.6%	33.2%	43.5%	48.7%	38.0%
	Liquid assets <sup>3</sup>	NC	M		5,189.7	4,368.3	4,245.5	4,281.1	5,024.0	5,054.2	4,796.4	4,945.8	5,470.0	4,524.5	4,159.0	4,492.2	5,057.6	5,032.3	5,244	5,153	7,172	7,796	6,466.9
	Total assets	NC	M		9,572.1	8,756.7	8,945.8	9,243.5	9,720.8	9,212.3	10,092.0	10,600.6	12,450.2	16,573.1	16,033.1	16,445.0	15,861.1	15,842.3	15,608	15,530.0	16,492.7	16,004.8	17,055.2
CP14	Liquid assets to short-term liabilities				178.6%	201.6%	261.4%	170.1%	150.3%	167.1%	160.9%	159.2%	122.9%	115.9%	127.4%	130.9%	136.9%	160.5%	158.9%	160.9%	100.9%	221.6%	178.4%
	Liquid assets <sup>11</sup>	NC	M		5,189.7	4,368.3	4,245.5	4,281.1	5,024.0	5,054.2	4,796.4	4,945.8	5,470.0	4,524.5	4,159.0	4,492.2	5,057.6	5,032.3	5,244	5,153	7,172	7,796	6,466.9
	Short-term liabilities	NC	M		2,906.6	2,166.8	1,623.9	2,516.2	3,343.6	3,024.1	2,998.4	3,105.9	4,487.7	3,686.0	3,617.1	3,524.7	3,864.8	3,674.7	3,268	3,244	3,966	3,519	3,604.8

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	
<b>CP15</b>	<b>Liquidity coverage ratio (LCR)</b>	P I L I C			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Stock of Shar'ah-compliant high quality liquid assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>CP16</b>	<b>Net stable funding ratio (NSFR)</b>	a b I I e			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Available stable funding (ASF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Required stable funding (RSF)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	<b>Sensitivity to Risks</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>CP17</b>	<b>Net foreign exchange open position to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Net FX open position				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>CP18</b>	<b>Large exposures to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>CP19</b>	<b>Growth of financing to private sector</b>				-9.9%	-26.4%	-5.6%	-27.8%	-3.9%	-20.2%	4.7%	15.9%	44.3%	240.8%	128.6%	120.0%	67.1%	-3.8%	3.3%	-5.7%	19.8%	-0.8%	9.0%	
	Total financing at end of current period *	NC	M		3,224.7	3,065.4	3,426.3	3,215.5	3,098.8	2,445.5	3,591.2	3,725.7	4,470.6	8,334.0	8,209.3	8,195.7	7,472.2	8,016.6	8,482.3	7,730.6	8,949.9	7,954.8	9,248.1	
	Total financing at end of same period in previous year **	NC	M		3,579.6	4,167.1	3,631.1	4,453.7	3,224.8	3,065.4	3,429.0	3,215.5	3,098.8	2,445.5	3,591.2	3,725.7	4,470.6	8,334.0	8,209.3	8,195.7	7,472.2	8,016.6	8,482.3	8,482.3
<b>Additional Prudential Islamic Financial Indicators (PIFIs)</b>																								
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	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>				5.2%	4.7%	5.5%	4.3%	4.0%	4.6%	5.3%	4.9%	4.7%	4.0%	5.1%	4.7%	5.4%	4.9%	4.5%	5.7%	5.9%	5.3%		
	Off-balance sheet items	NC	M		497.5	415.3	488.2	396.4	392.8	428.0	530.1	517.1	587.0	666.0	825.5	781.1	851.8	774.9	772.2	699.1	948.1	950.1	904.7	
	Total assets	NC	M		9,572.1	8,756.7	8,945.8	9,243.5	9,720.8	9,212.3	10,092.0	10,600.6	12,450.2	16,573.1	16,033.1	16,445.0	15,861.1	15,842.3	15,608.0	15,529.0	16,492.7	16,004.8	17,005.2	
<b>AD03</b>	<b>Foreign-currency denominated funding to total funding</b>				78.7%	80.8%	81.0%	79.4%	78.8%	75.7%	79.4%	79.6%	82.5%	55.0%	82.7%	78.7%	80.8%	81.5%	82.2%	79.4%	78.0%	79.7%	74.6%	
	FX funding	NC	M		6,528.2	6,083.8	6,197.6	6,042.9	6,591.7	6,370.1	6,975.2	7,186.2	9,227.9	9,634.1	9,249.4	9,084.5	9,398.3	9,528.7	9,395.1	8,832.7	9,520.8	9,438.5	9,197.3	
	Total funding	NC	M		8,292.5	7,525.5	7,648.8	7,608.9	8,366.8	8,409.4	8,785.2	9,022.6	11,188.7	17,532.2	11,180.6	11,548.7	11,637.9	11,686.3	11,425.0	11,125.9	12,208.7	11,835.5	12,325.6	
<b>AD04</b>	<b>Foreign-currency denominated financing to total financing</b>				55.9%	81.4%	82.5%	81.0%	80.6%	73.2%	81.0%	80.9%	86.0%	50.3%	48.3%	39.0%	45.2%	46.4%	61.1%	46.8%	56.1%	45.7%	57.4%	
	FX financing	NC	M		1,801.9	2,495.7	2,827.8	2,606.0	2,498.6	1,789.4	2,910.7	3,015.7	3,844.9	4,190.2	3,965.6	3,542.9	4,246.4	4,420.4	5,743.8	4,131.3	5,343.9	4,309.1	5,282.9	
	Total financing	NC	M		3,224.7	3,065.4	3,426.3	3,215.5	3,098.8	2,445.5	3,591.2	3,725.7	4,470.6	8,334.0	8,209.3	8,195.7	7,837.7	8,016.6	8,482.3	7,730.6	8,949.9	7,954.8	9,248.1	
<b>AD05</b>	<b>Value of Sukuk holdings to capital</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Sukuk holdings				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
<b>AD06</b>	<b>Value (or percentage) of Shar'ah-compliant financing by economic activity</b>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	Value of Shar'ah-compliant financing	NC	M		3,224.7	3,065.4	3,426.3	3,215.5	3,098.8	2,445.5	3,591.2	3,725.7	4,470.6	8,334.0	8,209.3	8,195.7	7,837.7	8,016.6	8,482.3	7,730.6	8,949.9	7,954.8	9,248.1	
	Sectoral distribution				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(a) agriculture, forestry, hunting and fishing	NC	M		16.8	...	...	...	...	0.0	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(b) mining and quarrying				...	...	...	...	...	0.0	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(c) manufacturing				...	...	...	...	...	0.0	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(d) electricity, gas, steam and air-conditioning supply (fuel, petroleum)	NC	M		406.2	356.5	464.4	476.7	230.6	129.1	510.5	245.0	586.2	340.3	290.8	206.5	249.1	242.4	245.0	582.3	694.1	624.9	582.4	
	(e) water supply, sewerage and waste management				...	...	...	...	...	0.0	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(f) construction	NC	M		1,775.5	1,177.3	1,582.0	927.9	741.0	658.5	890.6	1,048.5	1,564.3	1,013.8	1,163.8	1,348.5	1,112.8	1,389.1	1,092.5	1,198.6	1,103.3	828.4	1,114.8	
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(h) transportation and storage	NC	M		225.7	92.5	62.9	30.6	...	...	421.2	...	...	...	...	...	...	...	...	...	...	...	...	
	(i) accommodation and food service activities (general goods)	NC	M		188.5	218.9	206.1	516.1	591.6	774.2	716.6	818.1	706.5	819.5	482.2	788.1	952.4	782.1	2,719.7	1,297.7	2,394.3	5,036.0	6,168.6	
	(j) information and communication	NC	M		134.5	142.1	116.0	119.0	77.5	92.6	96.1	98.8	98.8	98.8	98.8	98.8	98.8	98.8	98.8	98.8	98.8	98.8	98.8	
	(k) financial and insurance activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(l) real estate activities (assets acquired for leasing)				...	...	...	...	...	...	...	...	...	3,997	4,095.1	4,094.6	3,437.7	3,437.7	3,518.1	2,950.9	3,502.2	61.9	460.6	
	(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		...	227.2	170.0	182.2	409.0	24.2	20.4	382.9	313.7	322.0	321.8	313.0	312.3	330.7	282.0	553.8	249.9	247.4	246.7	
	(q) human health and social work activities	NC	M		0.0	...	1.9	10.0	8.4	6.4	12.2	12.8	13.6	13.7	13.7	43.3	43.3	44.1	44.3	42.8	55.6	52.8	142.2	
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(s) other service activities (except business)	NC	M		477.6	850.9	813.0	953.0	1,040.8	760.4	923.5	1,121.5	1,189.5	1,731.1	1,745.1	1,304.9	1,633.2	1,693.6	580.5	1,104.5	950.6	1,103.5	532.8	
	(t) activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(t*) other financing of households				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	(u*) financing to nonresidents				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
<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				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	(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				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
<b>AD08</b>	<b>Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b>																						
	Total returns		NC	M	29.8	95.6	86.9	169.6	318.9	74.3	122.7	350.7	383.1	97.2	137.6	220.6	317.4	125.1	138.6	269.2	389.2	137.6	282.8
	Murabahah		NC	M	18.2	45.8	28.7	48.3	101.9	31.1	25.1	75.9	58.3	42.7	39.7	80.2	120.5	85.7	47.1	139.0	230.7	112.0	230.4
	Commodity Murabahah / Tawaruq				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Salam				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Istisna'				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	ijarah-ijarah Muntahia Bittamlik		NC	M	5.6	25.6	49.7	91.6	145.0	27.2	57.6	96.6	163.5	42.7	77.2	112.4	159.9	38.6	87.0	122.3	147.4	25.6	51.5
	Mudharabah		NC	M	0.7	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Musharakah		NC	M	4.8	23.1	8.0	29.2	71.5	14.9	38.4	46.2	23.2	7.1	12.4	16.1	17.3	1.1	1.2	2.8	2.8	0.0	0.3
	Diminishing Musharakah				---	---	---	---	---	0.7	1.3	1.8	2.6	1.0	1.1	1.3	5.7	-3.7	-3.3	-3.3	0.0	0.0	---
	Wakalah		NC	M	0.5	1.2	0.5	0.5	0.5	0.4	0.4	---	---	---	---	---	---	---	---	---	---	---	---
	Qard Hassan				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Others				---	---	---	---	---	---	---	130.2	130.2	---	---	---	---	---	---	---	---	---	---
	(i) Sukuk				---	---	---	---	---	---	---	---	5.5	3.6	7.2	10.6	14.1	3.4	6.6	8.2	8.2	---	0.6
	(ii)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	(iii)				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
	Others				---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
Structural Islamic Financial Indicators (SIFIs)																							
Code	Indicator		Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
<b>ST01</b>	<b>Number of Islamic banking windows</b>		n.a.	G	6	6	6	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	6
	Number of domestic branch offices <sup>5</sup>				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>ST02</b>	<b>Number of employees</b>		n.a.	G	106	121	121	121	121	134	134	134	134	134	134	134	134	134	134	134	134	134	134
<b>ST03</b>	<b>Total assets</b>		NC	M	9,572.1	8,756.7	8,945.8	9,243.5	9,720.8	9,212.3	10,092.0	10,600.6	12,450.2	16,573.1	16,033.1	16,445.0	15,861.1	15,842.3	15,608.0	15,529.0	16,492.7	16,004.8	17,005.2
	Total Sharif'ah-compliant financing (excluding interbank financing)		NC	M	3,224.7	3,065.4	3,426.3	3,215.5	3,098.8	2,445.5	3,591.2	3,725.7	4,096.6	7,958.4	7,836.5	7,472.2	7,646.2	8,109.8	7,730.6	8,949.9	7,954.8	8,955.0	8,955.0
	Sukuk holdings (sukuk al ijarah) <sup>12</sup>				...	...	...	...	...	...	...	...	373.985	375.57	374.3	359.2	365.5	370.4	372.5	...	...	...	293.1
	Other Sharif'ah-compliant securities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank financing (Interbank transaction)		NC	M	1,392.4	1,358.8	865.0	1,086.8	1,058.1	1,703.9	1,646.6	1,288.3	861.1	905.8	504.7	572.0	323.1	1,053.6	1,347.9	1,102.8	911.9	1,123.3	1,736.7
	Reserve for financing <sup>8</sup>		NC	M	-5.6	-15.4	-50.9	-46.5	-55.0	-289.2	-225.2	-215.6	-222.7	-234.9	-213.4	-268.9	-374.7	-456.7	-506.1	-429.6	-438.2	-546.5	(373.5)
	Cash in vault <sup>7</sup>		NC	M	3,797.3	3,009.5	3,380.6	3,194.3	3,965.9	3,350.4	3,149.8	3,657.5	4,608.9	3,618.6	3,654.3	3,920.2	4,734.5	3,978.7	3,895.9	4,050.1	6,260.4	6,672.5	4,730.2
	All other assets		NC	M	1,163.3	1,338.4	1,324.8	1,793.4	1,652.9	2,001.8	1,929.6	2,144.7	2,732.4	3,949.5	3,878.2	4,026.0	3,340.5	3,250.1	2,388.0	3,075.3	808.7	800.7	1,663.8
<b>ST04</b>	<b>Total funding/liabilities and equities</b>		NC	M	9,572.1	8,756.7	8,945.8	9,243.5	9,720.8	9,212.3	10,092.0	10,600.6	12,450.2	16,573.1	16,033.1	16,445.0	15,861.1	15,842.3	15,608.0	15,529.0	16,492.7	16,004.8	17,005.2
	Profit-sharing investment accounts (PSIA)		NC	M	5,385.9	5,257.5	5,378.1	5,092.9	5,038.6	5,385.3	5,771.0	5,916.6	6,701.0	8,067.2	7,563.4	8,024.0	7,773.1	8,011.7	8,157.0	7,882.3	8,243.1	8,317.0	8,720.8
	Other remunerative funding (Murabahah, Commodity Murabahah etc.)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Nonremunerative funding (current account, Wad' ah)		NC	M	2,906.6	2,287.9	2,288.0	2,516.2	3,343.6	3,024.1	2,998.4	3,105.9	4,487.7	3,686.0	3,617.1	3,524.7	3,864.8	3,674.7	3,268.0	3,243.6	3,955.6	3,518.6	3,604.8
	Sukuk issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other Sharif'ah-compliant securities issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Interbank funding/liabilities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	All other liabilities		NC	M	194.5	142.1	184.2	459.5	114.2	132.1	341.8	513.4	188.9	1,173.8	1,499.6	1,574.1	944.7	951.1	1,008.8	1,060.2	932.3	881.6	1,166.1
	Capital and reserves <sup>9</sup>		NC	M	1,085.1	1,089.2	1,115.4	1,174.9	1,224.5	670.8	890.8	1,064.6	1,072.6	3,646.1	3,352.9	3,322.2	3,278.5	3,204.9	3,174.1	3,342.9	3,351.6	3,287.7	3,513.5
<b>ST05</b>	<b>Total revenues<sup>3 and 11</sup></b>		NC	M	37.7	110.2	118.3	215.6	374.1	143.2	285.3	612.2	653.8	2,792.3	2,850.6	2,950.2	3,077.5	147.8	179.0	340.4	480.3	162.6	338.7
	Financing based		NC	M	30.5	95.6	89.9	169.6	318.9	74.3	122.7	350.7	383.1	97.2	137.6	220.6	317.4	125.1	138.6	269.2	389.2	137.6	282.8
	Investment based (Sukuk, other Sharif'ah-compliant securities etc.)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Fee based <sup>10</sup>		NC	M	5.8	10.9	21.4	28.5	38.2	8.3	20.5	30.7	38.8	15.2	31.0	40.7	61.0	11.7	24.2	31.6	43.8	10.7	25.2
	Other		NC	M	1.4	3.7	10.0	17.5	17.0	60.6	142.1	230.7	231.8	2,679.8	2,682.0	2,688.9	2,699.1	11.1	16.2	39.7	47.3	14.3	30.8
<b>ST06</b>	<b>Earnings before taxes and Zakat<sup>11</sup></b>		NC	M	-0.7	37.6	-43.3	-5.5	84.5	-313.1	-236.1	29.9	52.0	2,714.6	2,716.9	2,769.2	2,686.3	-22.7	-226.1	-91.5	-70.2	-55.0	223.9
<b>ST07</b>	<b>Value (or percentage) of financing by type of Sharif'ah-compliant contract</b>																						
	Total financing		NC	M	3,224.7	3,065.4	3,426.3	3,215.5	3,098.8	2,445.5	3,591.2	3,725.7	4,470.6	8,334.0	8,209.3	8,195.7	7,837.7	8,016.6	8,482.3	7,730.6	8,949.9	7,954.8	9,248.1
	Murabahah		NC	M	687.6	1,217.9	1,407.0	1,360.6	1,532.8	1,595.6	2,269.2	2,373.6	2,500.0	2,893.4	2,767.4	2,614.9	2,954.4	3,196.8	3,747.3	4,246.8	5,032.6	4,219.0	5,258.4
	Commodity Murabahah / Tawwanuq				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna'				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Ijarah / Ijarah Muntahia Bittamlik		NC	M	697.6	733.0	730.9	771.3	732.2	456.9	1,013.2	1,048.0	1,075.6	4,540.8	4,640.3	4,922.9	4,277.3	4,112.5	4,091.8	3,215.9	3,679.8	3,572.6	3,530.0
	Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Musharakah		NC	M	1,718.6	1,022.0	1,225.8	1,052.7	833.5	177.6	140.6	128.8	336.3	339.1	250.2	127.4	114.0	174.1	129.1	142.2	123.0	48.6	48.2
	Diminishing Musharakah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Wakalah		NC	M	120.8	92.5	62.2	30.6	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Qard Hassan		NC	M	...	...	0.5	0.4	0.4	0.3	0.2	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(i) Sukuk		NC	M	...	...	...	...	...	...	...	...	374.0	375.6	374.3	359.2	365.5	370.4	372.5	...	...	...	293.1
	(ii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2
<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

<sup>0</sup> The data for 2015Q2 includes the extraordinary items.

- 1 In 2014Q2, 2014Q3, 2015Q1, and 2015Q2, there are a negative incomes due to the losses of two out of seven banks . And also in 2017, there are negative incomes due to the losses of three banks and addition to increase of administrative expense for the mention three banks.
- 2 Includes retained profit/loss from previous years and profit /loss of current year.
- 3 Most Islamic banking windows have high liquidity because there is no proper investment in the country.
- 4 Due to prolongation in announcing the result of the presidential election in 2014, all the businesses including investments were negatively affected. And also due to un disbursement of new investment there is a negative effects on financing in 2017
- 5 Afghanistan has only 7 Islamic banking windows and there are no domestic branches so far.
- 6 A new row for reserve for financing is inserted. These general provisions are to cover actual impairment of the financing.
- 7 A new row for cash in vault is inserted.
- 8 Includes retained profit/loss from previous years and profits/loss of current year.
- 9 Reflects profit income only. Profit expenses are not deducted.
- 10 Fees and commissions.
- 11 Due to the revaluation of investment property of a bank in 2016Q1, then all the values of related items in Islamic financial sector increased dramatically.
- 12 5. The maturity date is completed.