

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

Country:		Afghanistan						
Time period covered :		Starting Period: 2018Q2			Ending Period: 2019Q1			
Core Prudential Islamic Financial Indicators (PIFIs)								
Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1
End-of-period exchange rate (USD / AFN):					73.26	75.65	73.41	75.34
Capital Adequacy : Basel Standard								
CP01a	CAR				0.1	0.1	0.1	0.1
	Total regulatory capital				699.7	669.1	802.8	826.2
	Risk-weighted assets (RWA)				5,462.1	6,037.6	6,997.6	6,793.8
CP02a	Tier 1 capital to RWA				0.1	0.1	0.1	0.1
	Tier 1 capital				716.5	685.9	736.4	829.7
	RWA				5,462.1	6,037.6	6,997.6	6,793.8
CP03a	Common Equity Tier 1 (CET1) capital to RWA				...	...	...	...
	CET1 capital				...	...	...	...
	RWA				.....	.....	.....	.....
Capital Adequacy: IFSB Formula								
CP01b	CAR (IFSB)				0.1	0.1	0.1	0.1
	Total regulatory capital				699.7	669.1	802.8	826.2
	RWA				5,462.1	6,037.6	6,997.6	6,793.8
CP02b	Tier 1 capital to RWA (IFSB)				0.1	0.1	0.1	0.1
	Tier 1 capital				716.5	685.9	736.4	829.7
	RWA				5,462.1	6,037.6	6,997.6	6,793.8
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB)				...	...	...	...
	CET1 capital				...	...	...	...
	RWA				.....	.....	.....	.....
Asset Quality								
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				...	...	...	...
Earnings								
CP07	Return on assets (ROA)				-1.1%	-2.3%	-0.7%	-0.2%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	-115.9	-244.4	-86.6	(25.0)
	Average Total assets		NC	M	10,327.1	10,651	11,866	14,125.0
CP08	Return on equity (ROE)				-12.0%	-25.8%	-8.7%	-2.0%
	Net income (before extraordinary items, taxes, and Zakat)		NC	M	-115.9	-244.4	-86.6	(25.0)
	Average Total Equity ²		NC	M	964.9	946.8	994.5	1,273.2
CP09	Net profit margin				-366.0%	-635.5%	-103.4%	-68.6%

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1
	Net income (before extraordinary items, taxes, and <i>Zakat</i>)		NC	M	-115.9	-244.4	-86.6	(25.0)
	Gross income		NC	M	31.7	38.5	83.8	36.5
CP10	Cost to income				662.3%	1113.9%	512.0%	594.8%
	Operating costs		NC	M	209.7	428.4	428.9	217.2
	Gross income		NC	M	31.7	38.5	83.8	36.5
Leverage								
CP11	Capital to assets (balance sheet definition)				6.60%	6.13%	4.26%	5.59%
	Tier 1 capital				716.5	685.9	736.4	829.7
	Total assets				10,859.2	11,188.3	17,297	14,850.9
CP12	Leverage (regulatory definition)				...	...	...	...
	Tier 1 capital				...	...	...	...
	Exposure				...	...	...	...
Liquidity								
CP13	Liquid assets ratio				67.6%	66.2%	72.2%	63.1%
	Liquid assets		NC	M	7,340.0	7,404.4	12,480.3	9,376.7
	Total assets		NC	M	10,859.2	11,188.3	17,296.6	14,850.9
CP14	Liquid assets to short-term liabilities	Not			176.9%	160.7%	131.2%	151.6%
	Liquid assets		NC	M	7,340.0	7,404.4	12,480.3	9,376.7
	Short-term liabilities		NC	M	4,150.3	4,608.9	9,514.8	6,186.7
CP15	Liquidity coverage ratio (LCR)	Appl			...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...
	Total net cash outflows over the next 30 calendar days				...	...	...	...
CP16	Net stable funding ratio (NSFR)	Available			...	...	...	...
	Available stable funding (ASF)				...	...	...	...
	Required stable funding (RSF)				...	...	...	...
Sensitivity to Risks								
CP17	Net foreign exchange open position to capital	Balance			169.5%	201.8%	254.4%	96.5%
	Net FX open position				1,186.0	1,350.3	2,042.8	797.0
	Total regulatory capital				699.7	669.1	802.8	826.2
CP18	Large exposures to capital				32.9%	32.7%	14.1%	13.8%
	Value of large exposures				230.4	218.9	113.0	114.1
	Total regulatory capital (or balance sheet capital)				699.7	669.1	802.8	826.2
CP19	Growth of financing to private sector							
	Total financing at end of current period		NC	M	1,288.4	1,962.6	2,714.0	3,231.6
	Total financing at end of same period in previous year		NC	M	....	....	....	....

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	
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			39.6%	41.8%	28.6%	30.2%	
	Off-balance sheet items		NC	M	4,301.5	4,681.2	4,945.3	4,477.7
	Total assets		NC	M	10,859.2	11,188.3	17,296.6	14,850.9

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1
AD03	Foreign-currency denominated funding to total funding				50.7%	55.4%	56.9%	54.1%
	FX funding		NC	M	4,355.1	5,449.0	8,696.7	7,174.5
	Total funding		NC	M	8,596.7	9,827.0	15,277.0	13,250.5
AD04	Foreign-currency denominated financing to total financing				93.8%	96.7%	94.4%	92.4%
	FX financing		NC	M	1,208.5	1,898.5	2,562.1	2,985.9
	Total financing		NC	M	1,288.4	1,962.6	2,714.0	3,231.6
AD05	Value of Sukūk holdings to capital				...	...	...	...
	Sukūk holdings				...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...
AD06	Value (or percentage) of Shari'ah-compliant financing by economic activity							
	Value of Shari'ah-compliant financing		NC	M	1,288.4	1,962.6	2,714.0	3,231.6
	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	...	...	67.8	68.4
	(e) water supply; sewerage and waste management				...	...	...	...
	(f) construction		NC	M	359.8	404.9	391.9	610.8
	(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	1,146.7	2,249.6	200.8
	(j) information and communication		NC	M	...	...	...	...
	(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	2.2	4.8	17.1
	(q) human health and social work activities		NC	M	...	...	...	...
	(r) arts, entertainment and recreation				...	...	...	...
	(s) other service activities (export) (business)		NC	M	257.2	408.8	...	2,334.5
	(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				...	...	...	...

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1
	(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				...	...	...	...
AD08	Value (or percentage) of returns by major type of <i>Sharī'ah</i>-compliant contract							
	Total returns		NC	M	38.1	67.3	141.1	74.2
	<i>Murābahah</i>		NC	M	35.9	59.9	119.3	46.4
	<i>Commodity Murābahah / Tawwaruq</i>				...	...	...	...
	<i>Salam</i>				...	...	...	...
	<i>Istisnā`</i>				...	...	...	...
	<i>Ijārah/Ijārah Muntahia Bittamlik</i>		NC	M		2.0	2.0	
	<i>Muḍārabah</i>		NC	M		...		...
	<i>Mushārahakah</i>		NC	M			1.2	
	<i>Diminishing Mushārahakah</i>				...	...	7.4	9.2
	<i>Wakālah</i>		NC	M				
	<i>Qarḍ Hassan</i>				...	...	...	...
	<i>Others</i>				...	...	...	...
	(i) <i>Sukuk</i>				2	5	11.3	18.6
	(ii)				...	...	...	...
	(iii)				...	...	...	...
	<i>Others</i>				...	...	...	...

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1
ST01	Number of Islamic banks	n.a.	G	1	1	1	1
	Number of domestic branch offices ⁵			59	59	59	59
ST02	Number of employees	n.a.	G	832	808	817	839
ST03	Total assets	NC	M	10,859.2	11,188.3	17,296.6	14,850.9
	Total <i>Sharī'ah</i> -compliant financing (excluding interbank financing)	NC	M	1,288.4	1,371.8	1,575.4	1,649.1
	<i>Sukūk</i> holdings (sukuk al ijarah)			...	590.8	1,139	1,582.5
	Other <i>Sharī'ah</i> -compliant securities			...			

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1
	Interbank financing (Interbank transaction)		NC	M	1,849.5	2,624.3	4,133.8	3,089.1
	Reserve for financing		NC	M	-9.7	-9.9	(28.2)	(40.6)
	Cash in vault		NC	M	5,490.5	4,780.1	8,346.6	6,287.6
	All other assets		NC	M	2,240.4	1,831.2	2,130.4	2,283.3
ST04	Total funding/liabilities and equities		NC	M	10,859.2	11,188.3	17,296.6	14,850.9
	Profit-sharing investment accounts (PSIA)		NC	M	5,255.1	5,218.1	6,515	6,186.7
	Other remunerative funding (<i>Murābahah</i> , Commodity <i>Murābahah</i> etc.)				...			
	Nonremunerative funding (current account, <i>Wadī'ah</i>)		NC	M	4,150.3	4,608.9	9,138	7,063.7
	<i>Sukūk</i> issued				...			
	Other <i>Sharī'ah</i> -compliant securities issued				...			
	Interbank funding/liabilities				...			
	All other liabilities		NC	M	473.9	412.3	362	322.6
	Capital and reserves		NC	M	979.9	949.0	1,281	1,277.9
ST05	Total revenues		NC	M	96.8	209.4	395.7	140.3
	Financing based		NC	M	38.1	67.3	141.1	74.2
	Investment based (<i>Sukūk</i> , other <i>Sharī'ah</i> -compliant securities etc.)				...			
	Fee based		NC	M	58.6	142.0	252.7	66.1
	Other		NC	M	0.1	0.1	1.9	0.0
ST06	Earnings before taxes and Zakat		NC	M	-115.9	-244.4	-86.6	-127.0
ST07	Value (or percentage) of financing by type of Sharī'ah-compliant contract							
	Total financing		NC	M	1,288.4	1,962.6	2,714.0	3,231.6
	<i>Murābahah</i>		NC	M	617.9	815.9	865.1	927.8
	Commodity <i>Murābahah</i> / <i>Tawwaruq</i>				...			
	<i>Salam</i>				...			
	<i>Istisnā'</i>				...			
	<i>Ijārah</i> / <i>Ijārah Muntahia Bittamlik</i>		NC	M				
	<i>Muḍārabah</i>							
	<i>Mushārah</i>		NC	M				
	<i>Diminishing Mushārah</i>							
	<i>Wakālah</i>		NC	M				
	<i>Qarḍ Hassan</i>		NC	M				
	Others				...			
	(i) <i>Sukuk</i>		NC	M	670.6	1,147	1,848.8	2,303.7
	(ii)				...			
	(iii)				...			
	Others				...			
ST08	Assets held by domestic systemically important Islamic windows				...	...	...	...

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