

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

Country:		Afghanistan																									
Time period covered:		Starting Per 2013A										Ending Period: 2019Q1															
		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	2018Q3	2018Q4	2019Q1	
End-of-period exchange rate (USD / AFN):					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	75.65	73.41	75.34	
Capital Adequacy: Basel Standard																											
CP01a	CAR				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02a Tier 1 capital to RWA					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03a Common Equity Tier 1 (CET1) capital to RWA					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy: IFSB Formula																											
CP01b	CAR (IFSB)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP02b Tier 1 capital to RWA (IFSB)					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP03b Common Equity Tier 1 (CET1) capital to RWA (IFSB)					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																											
CP04	Gross nonperforming financing (gross NPF) ratio				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP05 Net nonperforming financing (net NPF) to capital					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP06 Provisions for gross nonperforming financing (gross NPF)					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Earnings																											
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%	0.7%	2.9%	-10.9%	
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%	2.8%	13.2%	-13.0%	
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%	24.5%	85.2%	-330.6%	
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%	48.5%	48.0%	70.1%	
Leverage																											
CP11	Capital to assets (balance sheet definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP12 Leverage (regulatory definition)					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Liquidity																											
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%	40.0%	47.9%	49.5%	
CP14 Liquid assets to short-term liabilities					178.6%	201.6%	261.4%	170.1%	150.3%	167.1%	160.0%	159.2%	121.9%	122.7%	115.0%	127.4%	130.9%	136.9%	160.5%	158.9%	180.9%	221.6%	179.4%	149.1%	186.8%	84.8%	
CP15 Liquidity coverage ratio (LCR)					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP16 Net stable funding ratio (NSFR)					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Sensitivity to Risks																											
CP17	Net foreign exchange open position to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP18 Large exposures to capital					...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19 Growth of financing to private sector					-9.3%	-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%	24.3%	-8.3%	8.0%	
Additional Prudential Islamic Financial Indicators (PIFIs)																											
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD02 Total off-balance sheet items to total assets					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%	4.9%	4.5%	5.7%	5.9%	5.3%	8.8%	10.9%	0.12	
AD03 Foreign-currency denominated funding to total funding					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%	79.7%	78.0%	79.7%	74.6%	81.2%	76.1%	0.81
AD04 Foreign-currency denominated financing to total financing					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%	49.7%	47.9%	0.53	

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	
	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	5,395.4	5,260.3	5,496.80	
	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	9,606.2	8,207.1	8,592.61	
AD05	Value of Sukuk holdings to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Sukuk holdings				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD06	Value (or percentage) of Shar'ah-compliant financing by economic				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	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	9,606.2	8,207.1	8,592.61	
	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, heat and power)	NC	M		406.2	356.5	464.4	476.7	230.6	129.1	510.5	245.0	586.2	340.3	290.8	205.5	249.1	242.4	245.0	582.3	694.1	624.9	582.4	288.8	250.1	187.93	
	(e) water supply, sewerage and waste management				...	...	...	...	...	0.0	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(f) construction	NC	M		1,775.5	1,177.3	1,592.0	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	1,343.2	778.7	846.74	
	(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 government)	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	7,004.7	6,146.1	6,209.78	
	(j) information and communication	NC	M		134.5	142.1	116.0	119.0	77.5	92.6	96.1	96.8	96.8	96.8	96.8	96.8	96.8	96.8	96.8	96.8	96.8	96.8	96.8	96.8	96.8	96.8	96.8
	(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	62.6	383.4	384.42
	(m) professional, scientific and technical activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(n) administrative and support service activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(o) public administration and defense; compulsory social security				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(p) machinery and equipment	NC	M		...	227.2	170.0	182.2	408.0	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	255.6	230.6	211.39	
	(q) human health and social work activities	NC	M		0.0	1.9	10.0	6.4	6.4	12.2	12.8	13.6	13.7	13.7	43.3	43.3	43.3	44.1	44.3	42.8	55.6	52.8	142.2	41.5	55.2	125.75	
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(s) other service activities (export) (business)	NC	M		477.6	850.9	813.0	953.0	1,040.8	780.4	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	607.9	363.0	626.61	
	(t) activities of households as employers				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(t*) other financing of households				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(u) activities of extraterritorial organisations and bodies				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(u*) financing to non-residents				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
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 (fuel, heat and power)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(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 non-residents				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
AD08	Value (or percentage) of returns by major type of Shar'ah-				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	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	282.6	443.9	598.8	122.66	
	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.								

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1
	Nonremunerative funding (current account, <i>Wad'ah</i>)		NC	M	2,906.6	2,267.9	2,268.0	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	3,965.6	3,518.6	3,604.8	4,834.7	4,400.7	4,002.7
	Sukuk issued				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Other <i>Shari'ah</i> -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	186.9	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	1,269.5	970.3	786.1
	Capital and reserves ⁸	NC	M		1,085.1	1,089.2	1,115.4	1,174.9	1,224.5	670.8	980.8	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	3,373.2	2,548.7	2,561.9
ST05	Total revenues ⁹ and ¹¹	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	548.8	730.0	149.0
	Financing based	NC	M		30.5	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	443.9	598.8	122.7
	Investment based (Sukuk, other <i>Shari'ah</i> -compliant securities etc.)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Fee based ¹⁰	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	43.0	59.7	19.1
	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	61.9	71.5	7.3
ST06	Earnings before taxes and Zakat 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	85.8	403.7	-263.7
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i> -compliant contract				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	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	9,606.2	8,207.1	8,057.55
	Murabahah	NC	M		687.6	1,217.9	1,407.0	1,360.6	1,532.8	1,596.6	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	5,599.2	5,333.4	5,391.88
	Commodity Murabahah / Tawwaruq				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Istisna' ¹²				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	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	3,531.4	2,395.9	1,958.79
	Mudharabah				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	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	50.0	51.1	50.50
	Diminishing Musharakah				...	...	...	...	...	215.1	168.1	175.3	184.6	185.0	177.0	171.3	126.5	162.8	141.6	125.7	114.5	114.6	118.4	122.9	125.5	124.10
	Wakalah	NC	M		120.8	92.5	62.2	30.6	...	...	...	...	0.1	...	...	...	...	...	...	...	...	...	...	...	...	...
	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	302.6	301.2	532.28
	(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

⁸ 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.
Due to prolongation in announcing the result of the presidential election in 2014, all the businesses including investments were negatively affected.
⁴ 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 profit/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 The maturity date is completed.