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

Country:			**Afghanistan**																						
Time period covered :			*Starting Period:* **2018Q2**			*Ending Period:* **2023Q1**																			
Core Prudential Islamic Financial Indicators (PIFIs)																									
Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
End-of-period exchange rate (USD / AFN):					**73.3**	**75.7**	**73.4**	**75.3**	**80.7**	**78.25**	**78.47**	**76.67**	**77.32**	**76.81**	**77.10**	**77.57**	**78.66**	**92.25**	**103.65**	**88.41**	**88.10**	**88.16**	**88.99**	**86.90**
Capital Adequacy : Basel Standard																									
CP01a	**CAR**	*Basel III*	*NC*	*M*	**12.8%**	**11.1%**	**11.5%**	**12.2%**	**12.1%**	**12.0%**	**14.1%**	**16.1%**	**14.8%**	**14.4%**	**14.0%**	**14.0%**	**15.6%**	**15.4%**	**17.9%**	**21.9%**	**21.2%**	**20.4%**	**20.7%**	**21.1%**
	Total regulatory capital				699.7	669.1	802.8	826.2	876.9	881.5	994.7	1,027.5	1,044.3	1,066.8	1,206.9	1,232.2	1,347.6	1,443.5	1,489.6	1,395.1	1,347.6	1,305.7	1,317.3	1,339.0
	Risk-weighted assets (RWA)				5,462.1	6,037.6	6,997.6	6,793.8	7,259.2	7,335.5	7,071.2	6,385.4	7,055.0	7,396.8	8,621.1	8,785.4	8,621.4	9,346.6	8,323.6	6,382.3	6,362.2	6,410.2	6,358.6	6,348.6
CP02a	**Tier 1 capital to RWA**	*Basel III*	*NC*	*M*	**13.1%**	**11.4%**	**10.5%**	**12.2%**	**11.6%**	**11.7%**	**12.7%**	**16.0%**	**14.6%**	**14.1%**	**12.2%**	**14.0%**	**14.5%**	**13.8%**	**15.9%**	**21.9%**	**21.2%**	**20.4%**	**20.7%**	**21.1%**
	Tier 1 capital				716.5	685.9	736.4	829.7	840.3	859.0	894.6	1,022.8	1,032.5	1,043.5	1,054.7	1,228.6	1,249.5	1,290.9	1,326.7	1,395.1	1,347.6	1,305.7	1,317.3	1,339.0
	RWA				5,462.1	6,037.6	6,997.6	6,793.8	7,259.2	7,335.5	7,071.2	6,385.4	7,055.0	7,396.8	8,621.1	8,785.4	8,621.4	9,346.6	8,323.6	6,382.3	6,362.2	6,410.2	6,358.6	6,348.6
CP03a	**Common Equity Tier 1 (CET1) capital to RWA**	*Basel III*	*NC*	*M*	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	RWA				.....	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Capital Adequacy: IFSB Formula																									
CP01b	**CAR (IFSB)**				**12.8%**	**11.1%**	**11.5%**	**12.2%**	**12.1%**	**12.0%**	**14.1%**	**16.1%**	**14.8%**	**14.4%**	**14.0%**	**14.0%**	**15.6%**	**15.4%**	**17.9%**	**21.9%**	**21.2%**	**20.4%**	**20.7%**	**21.1%**
	Total regulatory capital		*NC*	*M*	699.7	669.1	802.8	826.2	876.9	881.5	994.7	1,027.5	1,044.3	1,066.8	1,206.9	1,232.2	1,347.6	1,443.5	1,489.6	1,395.1	1,347.6	1,305.7	1,317.3	1,339.0
	RWA		*NC*	*M*	5,462.1	6,037.6	6,997.6	6,793.8	7,259.2	7,335.5	7,071.2	6,385.4	7,043.1	7,396.8	8,621.1	8,785.4	8,621.4	9,346.6	8,323.6	6,382.3	6,362.2	6,410.2	6,358.6	6,348.6
CP02b	**Tier 1 capital to RWA (IFSB)**				**13.1%**	**11.4%**	**10.5%**	**12.2%**	**11.6%**	**11.7%**	**12.7%**	**16.0%**	**14.6%**	**14.1%**	**14.0%**	**14.0%**	**14.5%**	**13.8%**	**15.9%**	**21.9%**	**21.2%**	**20.4%**	**20.7%**	**21.1%**
	Tier 1 capital		*NC*	*M*	716.5	685.9	736.4	829.7	840.3	859.0	894.6	1,021.6	1,029.6	1,043.5	1,206.9	1,228.6	1,249.5	1,290.9	1,326.7	1,395.1	1,347.6	1,305.7	1,317.3	1,339.0
	RWA		*NC*	*M*	5,462.1	6,037.6	6,997.6	6,793.8	7,259.2	7,335.5	7,071.2	6,385.4	7,043.1	7,396.8	8,621.1	8,785.4	8,621.4	9,346.6	8,323.6	6,382.3	6,362.2	6,410.2	6,358.6	6,348.6
CP03b	**Common Equity Tier 1 (CET1) capital to RWA (IFSB)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**								
	CET1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	RWA				....	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Asset Quality																									
CP04	**Gross nonperforming financing (gross NPF) ratio**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**12%**	**12%**	**12.9%**	**13.1%**
	Gross NPF				...	...	...	...	...	...	...	...	...	...	...						85.9	85.1	84.4	82.5
	Total financing				...	...	...	...	...	...	...	...	...	...	...						705.1	692.7	653.0	629.2
CP05	**Net nonperforming financing (net NPF) to capital**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**3%**	**3%**	**2.7%**	**2.6%**
	Net NPF				...	...	...	...	...	...	...	...	...	...	...						36.5	36.0	35.0	35.5
	Total regulatory capital				....	...	...	...	...	...	...	...	...	...	...						1,347.6	1,305.7	1,317.3	1,339.0
CP06	**Provisions for gross nonperforming financing (gross NPF)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**57%**	**58%**	**57.5%**	**57.0%**
	Provisions				.....	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	49.4	49.0	48.5	47.1
	Gross NPF				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	85.9	85.1	84.4	82.5
Earnings																									
CP07	**Return on assets (ROA)**				**-1.1%**	**-2.3%**	**-0.7%**	**-0.2%**	**-1.6%**	**-2.8%**	**-3.8%**	**-0.8%**	**-1.4%**	**-2.2%**	**-2.4%**	**-0.5%**	**-0.8%**	**-1.6%**	**-2.5%**	**-1.2%**	**-2.7%**	**-3.7%**	**-4.2%**	**0.0%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	-115.9	-244.4	-86.6	-25.0	-254.5	-452.1	-634.8	-153.3	-284.1	-454.0	-523.5	-144.4	-231.9	-458.3	-681.7	-175.4	-264.2	-338.2	-365.0	1.5
	Average Total assets		*NC*	*M*	10,327.1	10,651.4	11,866.2	14,124.1	16,101.6	16,040.2	16,778.7	19,390.7	20,108.3	20,729.5	22,078.0	27,100.3	28,329.4	29,480.7	26,829.6	14,640.9	9,945.7	9,021.1	8,631.9	8,323.8
CP08	**Return on equity (ROE)**				**-12.0%**	**-25.8%**	**-8.7%**	**-2.0%**	**-19.6%**	**-34.8%**	**-48.4%**	**-11.1%**	**-20.7%**	**-32.7%**	**-35.8%**	**-9.4%**	**-14.9%**	**-27.6%**	**-40.7%**	**-10.9%**	**-16.9%**	**-22.5%**	**-24.9%**	**0.1%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	-115.9	-244.4	-86.6	-25.0	-254.5	-452.1	-634.8	-153.3	-284.1	-454.0	-523.5	-144.4	-231.9	-458.3	-681.7	-175.4	-264.2	-338.2	-365.0	1.5
	Average Total Equity		*NC*	*M*	964.9	946.8	994.5	1,271.9	1,299.7	1,298.9	1,311.9	1,386.1	1,374.0	1,386.4	1,460.3	1,529.7	1,556.6	1,658.0	1,674.0	1,603.2	1,559.6	1,500.3	1,466.1	1,475.4
CP09	**Net profit margin**				**-366.0%**	**-635.5%**	**-103.4%**	**-68.6%**	**-154.3%**	**-549.3%**	**-650.0%**	**-304%**	**-356%**	**-399%**	**-358%**	**-313%**	**-224%**	**-292%**	**-380%**	**794%**	**-12669%**	**-14079%**	**-1590.1%**	**128.4%**
	Net income (before extraordinary items, taxes, and *Zakat*)		*NC*	*M*	-115.882	-244.411	-86.604	-25.042	-254.493	-452.099	-634.787	-153.317	-284.116	-453.960	-523.516	-144.362	-231.869	-458.280	-681.708	-175.449	-264.192	-338.185	-365.0	1.5
	Gross income[1]		*NC*	*M*	31.659	38.458	83.776	36.521	164.977	82.307	97.665	50.471	79.699	113.644	146.389	46.073	103.705	157.105	179.304	-22.092	2.085	2.402	23.0	1.2
CP10	**Cost to income**				**662.3%**	**1113.9%**	**512.0%**	**594.8%**	**282.0%**	**888.5%**	**928.5%**	**552.4%**	**647.6%**	**690.4%**	**727.5%**	**621.3%**	**548.8%**	**546.0%**	**617.4%**	**-814.3%**	**15530.0%**	**18423.6%**	**2463.0%**	**9680.5%**
	Operating costs		*NC*	*M*	209.7	428.4	428.9	217.2	465.2	731.3	906.8	278.8	516.2	784.6	1065.0	286.3	569.1	857.7	1107.0	179.9	323.9	442.5	565.4	115.8
	Gross income[1]		*NC*	*M*	31.7	38.5	83.8	36.5	165.0	82.3	97.7	50.5	79.7	113.6	146.4	46.1	103.7	157.1	179.3	-22.1	2.1	2.4	23.0	1.2
Leverage																									
CP11	**Capital to assets (balance sheet definition)**				**6.60%**	**6.13%**	**4.26%**	**5.59%**	**5.16%**	**5.19%**	**4.14%**	**5.20%**	**4.94%**	**4.68%**	**3.53%**	**4.67%**	**3.77%**	**4.46%**	**5.57%**	**12.63%**	**13.77%**	**14.52%**	**15.3%**	**15.9%**
	Tier 1 capital		*NC*	*M*	716.5	685.9	736.4	829.7	840.3	859.0	894.6	1,021.6	1,029.6	1,043.5	1,054.7	1,228.6	1,249.5	1,290.9	1,326.7	1,395.1	1,347.6	1,305.7	1,317.3	1,339.0
	Total assets		*NC*	*M*	10,859.2	11,188.3	17,296.6	14,850.9	16,282.9	16,535.9	21,612.9	19,640.0	20,845.5	22,274.1	29,866.6	26,308.4	33,098.7	28,974.4	23,834.5	11,048.2	9,783.6	8,990.8	8,601.4	8,439.0

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
CP12	**Leverage (regulatory definition)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Liquidity																								
CP13	**Liquid assets ratio**				**67.6%**	**66.2%**	**72.2%**	**63.1%**	**61.6%**	**59.1%**	**64.9%**	**58.7%**	**51.1%**	**50.4%**	**54.0%**	**43.2%**	**60.1%**	**50.3%**	**38.5%**	**57.7%**	**51.0%**	**45.8%**	**39.6%**	**42.8%**
	Liquid assets	Not Applicable	*NC*	*M*	7,340.0	7,404.4	12,480.3	9,376.7	10,035.4	9,780.5	14,018.2	11,532.4	10,653.0	11,219.8	16,123.6	11,357.8	19,898.1	14,587.1	9,174.7	6,377.5	4,991.6	4,120.2	3,405.0	3,615.1
	Total assets		*NC*	*M*	10,859.2	11,188.3	17,296.6	14,850.9	16,282.9	16,535.9	21,612.9	19,640.0	20,845.5	22,274.1	29,866.6	26,308.4	33,098.7	28,974.4	23,834.5	11,048.2	9,783.6	8,990.8	8,601.4	8,439.0
CP14	**Liquid assets to short-term liabilities**				**176.9%**	**160.7%**	**131.2%**	**151.6%**	**256.6%**	**184.5%**	**179.9%**	**197.3%**	**146.8%**	**151.1%**	**140.5%**	**111.8%**	**177.1%**	**168.5%**	**209.5%**	**367.2%**	**301.8%**	**232.4%**	**226.6%**	**245.5%**
	Liquid assets		*NC*	*M*	7,340.0	7,404.4	12,480.3	9,376.7	10,035.4	9,780.5	14,018.2	11,532.4	10,653.0	11,219.8	16,123.6	11,357.8	19,898.1	14,587.1	9,174.7	6,377.5	4,991.6	4,120.2	3,405.0	3,615.1
	Short-term liabilities		*NC*	*M*	4,150.3	4,608.9	9,514.8	6,186.7	3,910.6	5,300.3	7,793.4	5,845.7	7,256.4	7,426.9	11,472.5	10,158.4	11,238.3	8,659.5	4,380.0	1,736.8	1,654.2	1,772.9	1,502.7	1,472.4
CP15	**Liquidity coverage ratio (LCR)**				**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**	**...**
	Stock of *Sharī`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)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
Sensitivity to Risks																								
CP17	**Net foreign exchange open position to capital**				**169.5%**	**201.8%**	**254.4%**	**96.5%**	**256.0%**	**200.6%**	**26.0%**	**80.0%**	**210.2%**	**246.8%**	**268.2%**	**208.6%**	**145.6%**	**129.5%**	**168.8%**	**76.7%**	**66.0%**	**56.9%**	**-3.1%**	**45.2%**
	Net FX open position		*NC*	*M*	1,186.0	1,350.3	2,042.8	797.0	2,245.3	1,768.5	258.8	822.4	2,195.4	2,632.9	3,236.5	2,570.9	1,962.3	1,868.6	2,515.2	1,070.1	890.0	742.7	-40.3	605.2
	Total regulatory capital		*NC*	*M*	699.7	669.1	802.8	826.2	876.9	881.5	994.7	1,027.5	1,044.3	1,066.8	1,206.9	1,232.2	1,347.6	1,443.5	1,489.6	1,395.1	1,347.6	1,305.7	1,317.3	1,339.0
CP18	**Large exposures to capital**				**32.9%**	**32.7%**	**14.1%**	**13.8%**	**0.0%**	**0.0%**	**0.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**	**10.0%**
	Value of large exposures		*NC*	*M*	230.4	218.9	113.0	114.1	0.0	0.0	0.0	102.7	104.4	106.7	120.7	123.2	134.8	144.3	149.0	139.5	134.8	130.6	131.7	133.9
	Total regulatory capital (or balance sheet capital)		*NC*	*M*	699.7	669.1	802.8	826.2	876.9	881.5	994.7	1027.5	1044.3	1066.8	1206.9	1232.2	1347.6	1443.5	1489.6	1395.1	1347.6	1305.7	1,317.3	1,339.0
CP19	**Growth of financing to private sector**				**....**	**....**	**....**	**....**	**165.9%**	**103.8%**	**78.1%**	**65.5%**	**97.3%**	**91.9%**	**102.3%**	**62.6%**	**34.2%**	**33.3%**	**14.3%**	**-93.5%**	**-92.2%**	**-93.2%**	**-94.2%**	**-12.2%**
	Total financing at end of current period		*NC*	*M*	1,288.4	1,962.6	2,714.0	3,231.6	3,426.1	3,999.9	4,834.9	5,349.5	6,759.7	7,676.2	9,781.5	10,988.1	9,071.3	10,230.6	11,183.5	716.6	705.1	692.7	653.0	629.2
	Total financing at end of same period in previous year		*NC*	*M*	....	....	....	....	1,288.4	1,962.6	2,714.0	3,231.6	3,426.1	3,999.9	4,834.9	6,759.7	6,759.7	7,676.2	9,781.5	10,988.1	9,071.3	10,230.6	11,183.5	716.6

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
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%**	**39.7%**	**37.4%**	**28.6%**	**28.6%**	**27.4%**	**27.3%**	**20.8%**	**23.1%**	**20.2%**	**24.1%**	**32.0%**	**67.7%**	**77.1%**	**85.1%**	**90.3%**	**90.3%**
	Off-balance sheet items	*NC*	*M*	4,301.5	4,681.2	4,945.3	4,477.7	6,463.5	6,182.3	6,182.3	5,613.5	5,708.0	6,086.9	6,199.2	6,075.0	6,688.3	6,979.6	7,631.0	7,479.9	7,542.7	7,652.3	7,769.5	7,622.1
	Total assets	*NC*	*M*	10,859.2	11,188.3	17,296.6	14,850.9	16,282.9	16,535.9	21,638.4	19,640.0	20,845.5	22,274.1	29,866.6	26,308.4	33,098.7	28,974.4	23,834.5	11,048.2	9,783.6	8,990.8	8,601.4	8,439.0
AD03	**Foreign-currency denominated funding to total funding**			**50.7%**	**55.4%**	**56.9%**	**54.1%**	**34.5%**	**51.1%**	**47.0%**	**54.8%**	**52.2%**	**52.0%**	**43.9%**	**52.2%**	**48.8%**	**51.3%**	**52.9%**	**53.5%**	**47.5%**	**42.7%**	**50.6%**	**47.8%**
	FX funding	*NC*	*M*	4,355.1	5,449.0	8,696.7	7,174.5	4,815.6	7,469.0	9,271.4	9,028.3	9,349.3	9,968.6	11,678.8	10,365.2	10,656.6	8,135.6	6,542.7	4,728.1	3,593.1	2,909.6	3,245.0	3,030.4
	Total funding	*NC*	*M*	8,596.7	9,827.0	15,277.0	13,250.5	13,977.6	14,611.0	19,743.3	16,473.2	17,913.1	19,160.5	26,601.5	19,842.7	21,818.7	15,855.4	12,360.8	8,833.2	7,558.3	6,810.1	6,410.8	6,344.4
AD04	**Foreign-currency denominated financing to total financing**			**93.8%**	**96.7%**	**94.4%**	**92.4%**	**36.3%**	**92.5%**	**92.1%**	**91.5%**	**93.4%**	**94.6%**	**95.5%**	**95.8%**	**94.8%**	**96.0%**	**96.7%**	**50.5%**	**56.4%**	**56.8%**	**59.7%**	**61.0%**
	FX financing	*NC*	*M*	1,208.5	1,898.5	2,562.1	2,985.9	1,244.0	3,699.5	4,455.0	4,894.9	6,314.0	7,259.7	9,339.1	10,527.6	8,602.8	9,819.1	10,811.0	361.9	397.4	393.6	389.7	383.9
	Total financing	*NC*	*M*	1,288.4	1,962.6	2,714.0	3,231.6	3,426.1	3,999.9	4,834.9	5,349.5	6,759.7	7,676.2	9,781.5	10,988.1	9,071.3	10,230.6	11,183.5	716.6	705.1	692.7	653.0	629.2
AD05	**Value of *Sukūk* holdings to capital**			...	**88.3%**	**141.8%**	**191.5%**	**297.3%**	**338.9%**	**403.7%**	**437.3%**	**566.2%**	**644.4%**	**757.2%**	**833.4%**	**613.8%**	**654.1%**	**697.8%**	**0.0%**	**4.0%**	**4.1%**	**4.1%**	**3.9%**
	Sukūk holdings	*NC*	*M*	...	590.8	1,138.6	1,582.5	2,607.4	2,987.4	4,015.1	4,493.5	5,913.3	6,875.0	9,138.2	10,268.9	8,272.1	9,441.0	10,394.0	-	54.4	53.9	53.5	52.7
	Total regulatory capital (or balance sheet capital)	*NC*	*M*	699.7	669.1	802.8	826.2	876.9	881.5	994.7	1,027.5	1,044.3	1,066.8	1,206.9	1,232.2	1,347.6	1,443.5	1,489.6	1,395.1	1,347.6	1,305.7	1,317.3	1,339.0
AD06	**Value (or percentage) of *Sharī`ah*-compliant financing by economic activity**																						
	Value of *Sharī`ah*-compliant financing	*NC*	*M*	1,288.4	1,962.6	2,714.0	3,231.6	3,426.1	3,999.9	4,834.9	5,349.5	6,759.7	7,676.2	9,781.5	10,988.1	9,071.3	10,230.6	11,183.5	716.6	705.1	692.7	653.0	629.2
	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	72.7	70.4	70.8	69.5	69.7	69.4	69.7	69.8	72.0	83.0	95.3	85.1	81.7	81.0	80.3	79.2
	(e) water supply; sewerage and waste management			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...		
	(f) construction	*NC*	*M*	359.8	404.9	391.9	610.8	619.8	577.7	377.3	354.5	313.9	330.4	302.0	335.6	488.7	354.3	364.0	335.5	323.7	322.2	319.8	311.0

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
	(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	2,645.2	3,146.6	4,057.1	4,618.6	6,047.4	6,984.0	9,246.2	10,395.7	8,410.4	9,594.6	10,563.9	150.0	193.5	186.6	184.3	179.6
	(j) information and communication		NC	M	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(k) financial and insurance activities				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(l) real estate activities (assets accquired 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	0.8	2.2	4.8	17.1	24.3	34.0	40.8	40.5	39.0	43.0	41.6	40.3	38.5	168.9	131.0	117.7	78.5	75.7	41.5	37.8
	(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	64.2	171.2	288.8	266.4	289.6	249.4	122.1	146.7	61.7	29.9	29.2	28.3	27.8	27.1	27.1	21.5
	(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				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	85.9	84.6	84.4	82.5
	Economic activity																							
	(a) agriculture, forestry, hunting and fishing				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(b) mining and quarrying				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(c) manufacturing				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(d) electricity, gas, steam and air-conditioning supply				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	81.3	80.0	80.3	79.2
	(e) water supply; sewerage and waste management				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…				
	(f) construction				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	1.1	1.1	2.3	1.5
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	1.3	1.3		
	(h) transportation and storage				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…				
	(i) accommodation and food service activities				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	1.9	1.9	1.9	1.8
	(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				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	0.2	0.2		
	(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		NC	M	38.1	67.3	141.1	74.2	165.0	233.8	299.9	85.1	161.5	243.1	345.4	108.6	221.7	303.8	434.4	42.5	46.7	47.0	67.3	1.2
	Murābahah		NC	M	35.9	59.9	119.3	46.4	109.3	149.5	111.5	25.7	39.4	51.6	65.8	8.9	21.7	34.4	42.4	5.4	7.5	6.9	14.3	0.4
	Commodity Murābahah / Tawwaruq				…	…	…	…	…	9.5	68.4	10.1	18.7	28.4	36.0	2.8	5.1	7.4	7.7	…	…	…	…	…
	Salam				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Istisnā`				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Ijārah/Ijārah Muntahia Bittamlīk		NC	M	…	2.0	2.0	…	…	…	…	0.0	0.0	0.0	…	…	…	…	28.4	…	…	…	…	…
	Muḍārabah		NC	M	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Mushārakah		NC	M	…	…	1.2																	
	Diminishing Mushārakah				…	…	7.4	9.2	12.4	13.8	14.9	0.6	2.7	3.5	9.5	0.0	0.8	2.3	4.4	2.1	4.2	4.6	4.6	0.1

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
	Wakālah		NC	M	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Qarḍ Hassan				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(i) Sukuk		NC	M	2.2	5.4	11.3	18.6	43.3	61.1	105.1	48.7	100.7	159.6	234.0	96.9	190.2	250.0	341.7	34.9	34.9	35.5	48.5	0.6
	(ii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	(iii)				…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…	…	…	…	3.9	9.8	9.8	…	…	…	…	…

Structural Islamic Financial Indicators (SIFIs)

Code	Indicator	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
ST01	**Number of Islamic banks**	*n.a.*	*G*	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**1**
	Number of domestic branch offices			59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	59	48	46	46	46
ST02	**Number of employees**	*n.a.*	*G*	**832**	**808**	**817**	**839**	**847**	**866**	**874**	**889**	**877**	**881**	**896**	**903**	**898**	**879**	**830**	**792**	**631**	**542**	**557**	**567**
ST03	**Total assets**	*NC*	*M*	**10,859**	**11,188**	**17,297**	**14,851**	**16,283**	**16,536**	**21,638**	**19,640**	**20,836**	**22,274**	**29,867**	**26,308**	**33,099**	**28,974**	**23,835**	**11,048**	**9,784**	**8,991**	**8,601**	**8,439**
	Total *Sharī`ah*-compliant financing (excluding interbank financing)	*NC*	*M*	1,288	1,372	1,575	1,649	819	1,013	820	756	734	701	543	618	695	670	652	594	533	522	484	462
	Sukūk holdings (sukuk al ijarah)			…	591	1,139	1,582	2,607	2,987	4,015	4,594	6,014	6,875	9,138	10,269	8,272	9,441	10,394		54	54	53	53
	Other *Sharī`ah*-compliant securities			…									100	101	101	104	120	138	123	118	117	116	114
	Interbank financing (Interbank transaction)	*NC*	*M*	1,850	2,624	4,134	3,089	2,873	2,888	3,635	3,562	3,384	3,433	5,478	5,122	5,085	7,935	5,252	3,619	2,893	2,217	2,006	1,370
	Reserve for financing	*NC*	*M*	-10	-10	-28	-41	-38	-45	-45	-30.696	-37.633	-106.164	-75.039	-97	-79	-103	-86	-85	-85	-86	-85	-84
	Cash in vault	*NC*	*M*	5,491	4,780	8,347	6,288	7,163	6,893	10,383	7,971	7,269	7,787	10,646	6,236	14,813	6,652	3,922	2,759	2,099	1,903	1,839	2,245
	All other assets	*NC*	*M*	2,240	1,831	2,130	2,283	2,860	2,800	2,830	2,789	3,473	3,484	4,036	4,060	4,208	4,259	3,562	4,039	4,172	4,263	4,187	4,278
ST04	**Total funding / liabilities and equities**	*NC*	*M*	**10,859**	**11,188**	**17,297**	**14,851**	**16,283**	**16,536**	**21,638**	**19,640**	**20,836**	**22,276**	**29,867**	**26,308**	**33,099**	**28,974**	**23,835**	**11,048**	**9,784**	**8,991**	**8,601**	**8,439**
	Profit-sharing investment accounts (PSIA)	*NC*	*M*	5,255	5,218	6,515	6,187	9,004	9,702	11,950	12,018	11,818	12,814	14,509	13,989	19,612	17,829	17,058	7,096	5,904	5,037	4,908	4,872
	Other remunerative funding *(Murābahah,* Commodity *Murābahah* etc.)			…																			
	Nonremunerative funding (current account, *Wadī`ah*)	*NC*	*M*	4,150	4,609	9,138	7,064	5,377	4,909	7,793	5,846	7,256	7,504	13,254	10,158	11,238	8,660	4,380	1,737	1,654	1,773	1,503	1,472
	Sukūk issued			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	Other *Sharī`ah*-compliant securities issued			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	Interbank funding/liabilities			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	All other liabilities	*NC*	*M*	474	412	362	323	584	621	488	390	378	552	570	623	616	799	700	635	680	698	718	610
	Capital and reserves	*NC*	*M*	980	949	1,281	1,278	1,318	1,304	1,407	1,386	1,384	1,407	1,534	1,537	1,632	1,686	1,697	1,580	1,546	1,482	1,473	1,485
ST05	**Total revenues**	*NC*	*M*	**97**	**209**	**396**	**140**	**317**	**447**	**604**	**146**	**294**	**509**	**740**	**227**	**459**	**602**	**692**	**70**	**107**	**153**	**249**	**116**
	Financing based	*NC*	*M*	38	67	141	74	165	234	180	36	58	80	102	12	27	42	50	5	8	7	14	0
	Investment based *(Sukūk,* other *Sharī`ah*-compliant securities etc.)			…						120	49.320	114	163	244	97	191	281	374	37	39	40	53	1
	Fee based	*NC*	*M*	59	142	253	66	152	213	303	60	123	266	395	118	237	270	258	28	60	106	182	115
	Other	*NC*	*M*	0.05	0.07	1.86	0.00		0.00	0.00	0.00	0.00	0.00	0.00		3.94	10	10					
ST06	**Earnings before taxes and *Zakat***	*NC*	*M*	**-116**	**-244**	**-87**	**-127**	**-254**	**-452**	**-526**	**-153**	**-284**	**-454**	**-524**	**-144**	**-232**	**-458**	**-682**	**-175**	**-264**	**-338**	**-365**	**2**
ST07	**Value (or percentage) of financing by type of *Sharī`ah*-compliant contract**																						
	Total financing	*NC*	*M*	1,288	1,963	2,714	3,232	2,657	4,000	4,835	5,350	6,760	7,676	9,782	10,988	9,071	10,231	11,184	717	705	693	653	629
	Murābahah	*NC*	*M*	618	816	865	928	819	894	820	756	746	701	543	618	695	670	652	594	533	522	484	335
	Commodity Murābahah / Tawwaruq			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	Salam			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	Istisnā`			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	Ijārah / Ijārah Muntahia Bittamlīk	*NC*	*M*	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	Muḍārabah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	Mushārakah	*NC*	*M*	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	Diminishing Mushārakah			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		127
	Wakālah	*NC*	*M*	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	Qarḍ Hassan	*NC*	*M*	…	…	…	…	…	…														
	Others			…	…	…	…	…	…	119	100	101	100	101	101	104	120	138	123	118	117	116	114
	(i) Sukuk	*NC*	*M*	671	1,147	1,849	2,304	1,838	3,106	3,896	4,494	5,913	6,875	9,138	10,269	8,272	9,441	10,394		54	54	53	53
	(ii)			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		
	(iii)			…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…		

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
	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*

1. Unlike IFSB practice, our fees-based income is not included in CP09 and CP010 as this item comes under ST05. If we add fees-based income in CP09 and CP010, then this will affect the ST05 (Gross income) and it will not match with other items. The methodology that we use is different as the sub-component of Earnings before taxes and Zakat contains different items than what IFSB includes. For example; we do not count fees-based item under gross income but count it under Earnings before taxes and Zakat.

PSIFI metadata code for Islamic windows of conventional banks

Column	Metadata Code	Description
Basel Version	Basel I	Basel I
	Basel II	Basel II
	Basel III	Basel III
	Mixed	Mixed Basel (Specify in metadata)
IFSB Formula	IFSB Std	IFSB Standard
	IFSB SD	IFSB Supervisory Discretion
	O	Others (Specify in Metadata)
Periodicity	A	Annual
	S	Semiannual
	Q	Quarterly
	M	Monthly
	O	Other (Specify in metadata)
Currency	NC	National currency
	SDR	Special drawing rights
	USD	U.S. dollar
	O	Other (Specify in metadata)
Units	B	Billions
	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc…)
Data Source	Sup	Supervisory
	Fin	Financial Accounts
	MFS	Monetary and Financial Statistics
	NA	National accounts
	O	Other (Specify in metadata)
Consolidation	CBDC	Cross-border domestically controlled basis
	CBDI	Cross-border domestically incorporated
	DC	Domestically consolidated (DC) data
	O	Other (specify in metadata)
Aggregation	W	Windows only – Data refer to activities of the Islamic windows of conventional bank only
	P	Data of Conventional bank parent – Data refer to activities of the Islamic windows' parent banks only.
	WP	Mixed data for Windows and their Conventional bank parent – Data refer to activities of the Islamic windows and their parent banks.
	O	Other (Specify in metadata)
Structure	B	Bank as separate corporation
	C	Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries)
	HC	Holding company
	W	Islamic Window or Islamic banking branch of conventional bank
	O	Other (specify in metadata)
Control	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
	O	Other (Specify in metadata)
Accounting Standard	AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) - Accounting, Auditing & Governance Standard
	IFRS	International Financial Reporting Standards
	GAAP	Generally Accepted Accounting Principles
	O	Others (Specify in Metadata)
Shariah-Compliant	SC	Shariah-compliant
	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
Reporting status	blank	New data
	R	Revised
	E	Estimated
	I	Incomplete
	S	Survey
	P	Preliminary
	RB	Rebased (Specify new base in metadata)
Break-in-series	B	Break in series (Specify in metadata)
	G	Gap in series (no data for designated period)
Data period	yyyyA	Year and annual designator (2014A)
	yyyyQ#	Year and quarter designator (2014Q2)
	yyyyM#	Year and month designator (2014M3)
	O	Other (specify in metadata)