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

Country: Afghanistan

Time period covered : *Starting Period:* 2013A *Ending Period:* 2023Q1

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	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
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	80.72	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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Capital Adequacy: IFSB Formula																																										
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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
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)				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%	-1.6%	-2.0%	-2.3%	-4.8%	1.0%	1.3%	3.7%	2.7%	-0.5%	-0.1%	-0.2%	-0.3%	0.0%	0.2%	0.6%	1.0%	0.3%
	Net income (before extraordinary items, taxes, and *Zakat*)[1 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	85.8	403.7	(263.7)	-334.8	-378.8	-782	156	207	333	293	-89	-21	-34	-45	-6	25	91	168	62
	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	10,947.8	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	13,120.1	13,948.8	16,602.8	16,681.0	16,334	16,248.8	15,795	15,811	8,961	10,811	17,527	17,555	17,297	16,643	16,047	15,619	15,970	17,470	19,257
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%	-14.3%	-16.0%	-29.9%	7.4%	8.1%	13.6%	11.8%	-3.7%	-0.8%	-0.9%	-1.3%	-0.2%	0.7%	2.6%	4.7%	1.7%
	Net income (before extraordinary items, taxes, and *Zakat*)[1 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	85.8	403.7	(263.7)	-334.8	-378.8	-782	156	207	333	293	-89	-21	-34	-45	-6	25	91	168	62
	Average Total Equity[2]		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	2,760	2,932	3,031	2,491	2,922.8	3,059.3	3,055.8	2,035.1	2,338.0	2,365.7	2,612.6	2,119	2,564	2,458	2,477	2,419	2,637	3,615	3,515	3,494	3,559	3,549	3,602	3,690
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%	-194.6%	-169.5%	-273.7%	230.2%	167.4%	173.9%	95.1%	-181.2%	-17.6%	-17.9%	-18.2%	-16.5%	35.0%	88.1%	107.3%	139.7%
	Net income (before extraordinary items, taxes, and *Zakat*)[1 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	85.8	403.7	(263.7)	-334.8	-378.8	-782	156	207	333	293	-89	-21	-34	-45	-6	25	91	168	62
	Gross income[13]		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	349.7	473.7	79.8	172.0	223.5	285.9	68	124	192	308	49	118	190	245	35	73	103	156	45
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%	63.7%	73.5%	77.3%	93.6%	99.8%	93.7%	78.5%	115.2%	99.6%	91.6%	98.3%	112.4%	103.2%	118.3%	107.7%	109.0%
	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	169.5	227.4	55.9	109.6	164.3	221.0	63	124	180	241	57	118	174	241	39	75	122	168	49
	Gross income[13]		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	389.2	105.3	229.0	349.7	473.7	79.8	172.0	223.5	285.9	68	124	192	308	49	118	190	245	35	73	103	156	45
Leverage																																										
CP11	Capital to assets (balance sheet definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total assets				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP12	Leverage (regulatory definition)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
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%	50.3%	48.9%	53.1%	52.2%	53.9%	45.6%	52.1%	48.0%	49.0%	36.5%	33.2%	31.5%	28.7%	31.2%	46.7%	52.5%
	Liquid assets[3]		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	7,172.2	7,796	6,466.9	7,210.5	8,214.1	8,166.0	8,452.4	7,582.6	8,819.8	8,263	8,724	7,760	9,860	8,259	9,213	6,141	5,734	4,867	4,552	4,981	8,644	10,814
	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	15,529.0	16,492.7	16,004.8	17,005.2	18,013.3	17,159.5	16,487.3	16,804.5	15,498.7	16,598.8	15,840	16,199	17,032	18,925	17,223	18,805	16,817	17,265	15,461	15,867	15,946	18,517	20,606
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%	174.1%	200.4%	198.9%	217.8%	214.6%	188.7%	151.6%	184.7%	209.6%	171.2%	164.2%	167.0%	142.3%	144.2%	181.6%	162.9%
	Liquid assets[11]		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	7,210.5	8,214.1	8,166.0	8,452.4	7,582.6	8,819.8	8,263	8,724	7,760	9,860	8,259	9,213	6,141	5,734	4,867	4,552	4,981	8,644	10,814
	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	4,834.7	4,396.2	9,631.6	4,854.2	3,782.9	4,433.3	3,795	4,066	4,112	6,504	4,472	4,396	3,588	3,491	2,914	3,199	3,455	4,761	6,637
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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Net FX open position				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP18	Large exposures to capital				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of large exposures				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
CP19	Growth of financing to private sector				-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%	24.3%	-8.3%	8.0%	-4.1%	-16.4%	1.2%	-8.8%	-11.7%	12.5%	8.0%	15.0%	25.2%	4.9%	7.9%	-4.2%	-11.6%	-8.1%	-6.7%	-0.8%
	Total financing at end of current period[4]		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	9,606.2	8,207.1	8,592.6	8,870.8	8,029.2	8,123.1	7,840.1	7,836.4	9,037	8,777	9,014	9,813	9,476	9,468	8,636	8,671	8,705	8,833	8,571
	Total financing at end of same period in previous year[11]		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	7,730.6	8,949.9	7,954.8	9,248.1	9,606.2	8,029.2	8,592.6	8,870.8	8,029	8,123	7,840	7,836	9,037	8,777	9,014	9,813	9,476	9,468	8,636

Additional Prudential Islamic Financial Indicators (PIFIs)

Code	Indicator	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	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			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%	11.6%	11.9%	14.8%	17.3%	17.1%	18.1%	18.0%	17.8%	19.4%	16.4%	16.6%	13.5%	12.4%	9.6%	9.1%	9.8%	7.8%
	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	1,588.6	1,868.5	1,908.69	2,002.9	2,298.8	2,876.8	2,712.4	2,930.7	3,087.6	3,371.2	3,349	3,079	2,793	2,328	1,914	1,522	1,447	1,807	1,601
	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	18,013.3	17,159.5	16,487.29	16,804.5	15,498.7	16,598.8	15,840	16,199	17,171	18,925	17,223	18,805	16,817	17,265	15,461	15,867	15,946	18,517	20,606
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%	78.0%	79.7%	74.6%	81.2%	76.1%	80.7%	80.9%	77.8%	77.0%	79.4%	78.5%	73.8%	72.2%	77.8%	77.3%	80.2%	82.7%	81.8%	76.3%	80.5%	57.0%	54.2%
	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	10,856.6	10,976.5	10,465.58	10,976	9,433.2	10,060.5	9,562.2	9,609.3	9,669.9	10,123.5	9,916	9,656	8,433	8,628	6,942	6,648	7,213	5,837	7,713
	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	13,370.6	14,430.4	12,961.77	13,567	12,120.2	13,072.6	12,037.2	12,248.4	13,111.2	14,026.7	12,748	12,497	10,515	10,428	8,487	8,709	8,959	10,248	14,242
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%	43.2%	54.2%	55.1%	67.7%	53.4%	59.7%	54.2%	57.1%	56.2%	64.1%	64.0%	65.6%	61.6%	58.3%	56.8%	56.5%	50.7%	49.1%	50.5%	39.9%	44.8%	38.8%	33.4%	34.2%	56.5%	43.1%	46.3%
	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	5,823.6	4,945.7	4,734.8	4,451.6	4,431.2	4,580.6	4,305.9	4,549	3,916	4,246	3,670	2,882	2,964	4,920	3,804	3,965
	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	8,870.8	8,029.2	8,123.1	7,840.1	7,836.4	9,036.7	8,776.9	9,014	9,813	9,476	9,468	8,636	8,671	8,705	8,833	8,571
AD05	Value of *Sukūk* holdings to capital			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Sukūk holdings			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																			
AD06	Value (or percentage) of *Sharī`ah*-compliant financing by economic activity																								...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Value of *Sharī`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	8,592.6	8,592.6	8,029.2	8,123.1	7,840.1	7,836.4	9,036.7	8,776.9	9,014	9,813	9,476	9,468	8,636	8,671	8,705	8,833	8,571
	Sectoral distribution																																						
	(a) agriculture, forestry, hunting and fishing	NC	M	16.8	...	...	...	...	0.0	...	...	...	...	...	...	...	...	...	...	...	...												5	0.4	0.0	0.0					
	(b) mining and quarrying			...	...	...	...	...	0.0	...	...	...	...	...	...	...	...	...	...	...	...																				

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	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
	(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	288.8	250.1	187.9	187.9	220.8	225.6	250.9	250.9	252.0	320.5	309	296	315	191	16	14	19	16	7
	(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	846.7	846.7	1,322.6	799.7	761.8	778.5	450.4	839	982	864	844	931	777	707	687	271	719
	(g) wholesale and retail trade; repair of motor vehicles and motorcycle				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
	(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	7,004.7	6,146.1	6,209.8	6,209.8	5,149.1	2,417.9	2,354.0	2,429.0	2,237.0	1,817	2,605	1,672	1,211	1,180	856	1,003	1,080	1,235	904
	(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																							439	
	(k) financial and insurance activities				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																						
	(l) real estate activities (assets accquired for leasing)		NC	M	...	...	...	...	...	...	...	...	...	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	384.4	384.4	57.7	2,856.0	2,842.7	2,847.5	3,897.0	4,055	3,950	5,506	5,694	5,644	5,508	5,488	5,484	5,481	5,508
	(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	255.6	230.6	211.4	211.4	94.3	633.2	676.6	520.2	616.5	508	527	664	884	984	625	612	603	563	470
	(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	41.5	55.2	125.7	125.7	42.9	77.3	32.7	144.5	130.0	17	88	7	8	8	8	8	8	8	38
	(r) arts, entertainment and recreation				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																						
	(s) other service activities (export) (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	609.7	363.0	626.6	626.6	1,141.9	1,113.4	921.3	865.8	1,453.9	1,220	547	803	520	530	844	839	824	819	925
	(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				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(g) wholesale and retail trade; repair of motor vehicles and motorcycle				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	(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 *Sharī`ah*-compliant contract**																																									
	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	443.9	598.8	122.7	252.3	332.6	403.9	67.7	123.8	191.7	307.6	77	163	246	300	54	98	136	194	56
	Murābahah		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	361.1	494.0	97.1	199.7	258.6	308.0	47.3	85.6	117.8	180.1	49	113	169	202	36	60	83	119	36
	Commodity Murābahah / Tawwaruq		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...										14.3	19.1	5								
	Salam				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																						
	Istisnā`				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
	Ijārah/Ijārah Muntahia Bittamlīk		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	80.1	99.7	23.4	42.9	59.7	76.2	14.9	28.7	46.2	91.1	21	41	62	79	14	27	34	45	15
	Muḍārabah		NC	M	0.7	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																						
	Mushārakah		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		0.3	0.3	0.8																	
	Diminishing Mushārakah				...	...	...	...	...	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																				
	Wakālah		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		NC	M	...	...	...	...	...	...	...	...	5.5	3.6	7.2	10.6	14.1	3.4	6.6	8.2	8.2	...	0.6	2.4	4.4	2.2	9.7	14.3	19.6	5.5	9.5	13.4	17.4	2	6	9	13	3	7	11	15	4
	(ii)		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
	(iii)				...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
	Others		NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...													3	6	7	2	4	8	15	0

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	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
ST01	**Number of Islamic banking windows**	*n.a.*	*G*	**6**	**6**	**6**	**6**	**6**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**7**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**	**6**
	Number of domestic branch offices[5]			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
ST02	**Number of employees**	*n.a.*	*G*	**106**	**121**	**121**	**121**	**121**	**134**	**134**	**134**	**134**	**134**	**134**	**134**	**134**	**134**	**134**	**134**	**134**	**134**	**129**	**184**	**184**	**176**	**174**	**178**	**144**	**141**	**148**	**148**	**146**	**148**	**150**	**143**	**140**	**140**	**148**	**146**	**146**	**708**
ST03	**Total assets**	NC	M	**9,572.1**	**8,757**	**8,946**	**9,243**	**9,721**	**9,212**	**10,092**	**10,601**	**12,450**	**16,573**	**16,033**	**16,445**	**15,861**	**15,842**	**15,608**	**15,529**	**16,493**	**16,005**	**17,005**	**18,013**	**17,160**	**16,487**	**16,804**	**15,498.7**	**16,598.2**	**15,840**	**16,199**	**17,032**	**18,925**	**17,223**	**18,805**	**16,817**	**17,265**	**15,461**	**15,867**	**15,946**	**18,517**	**20,606**
	Total *Sharī`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	7,835.1	7,836.5	7,472.2	7,646.2	8,109.8	7,730.6	8,949.9	7,954.8	8,955.0	9,303.6	7,905.8	8,060.3	8,264.9	7,361.9	7,344.0	7,006.0	7,063.2	8,113.8	7,851.5	7,885	9,454	9,476	9,468	8,636	8,671	8,705	8,833	8,571
	Sukūk holdings (sukuk al ijarah)[12]	NC	M	...	...	...	...	...	...	...	...	373.985	375.57	374.3	359.2	365.5	370.4	372.5	...	...	...	293.1	302.6	301.2	532.3	605.9	667.3	779.1	834.0	773.2	922.9	925.4	1,129	360	0	0					
	Other *Sharī`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	1,720.6	1,747.7	2,050.7	2,264.1	1,604.5	1,434.8	1,076.9	426.9	580.6	811.3	891	1,969	3,099	3,098	2,025	2,019	2,922	4,072	3,256
	Reserve for financing[6]	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)	(651.3)	(433.6)	(772.6)	-949.9	-981.4	-1,134.2	-919.8	-994.7	-996.2	-1,098.1	-1,305	-1,321	-921	-796	-763	-773	-752	-754	-722
	Cash in vault[7]	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	5,489.9	6,466.5	6,115.3	6,188.2	5,978.0	7,385.1	7,186.4	8,297.3	7,760.1	9,860.5	7,519	7,398	3,214	2,844	2,842	2,533	2,679	5,354	7,558
	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	1,847.9	1,171.9	501.3	431.2	868.3	789.5	656.7	633.3	651.1	574.7	1,104	945	1,948	2,652	2,721	3,417	2,393	1,012	1,944
ST04	**Total funding/liabilities and equities**	NC	M	**9,572.1**	**8,757**	**8,946**	**9,243**	**9,721**	**9,212**	**10,092**	**10,601**	**12,450**	**16,573**	**16,033**	**16,445**	**15,861**	**15,842**	**15,608**	**15,529**	**16,493**	**16,005**	**17,005**	**18,013**	**17,160**	**16,487.3**	**16,804.5**	**15,498.7**	**16,598.8**	**15,840**	**16,199**	**17,032**	**18,925**	**17,223**	**18,805**	**16,817**	**17,265**	**15,461**	**15,867**	**15,946**	**18,517**	**20,606**
	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	8,536.0	9,239.8	9,136.7	8,712.4	8,337.2	8,639.3	8,242.5	8,182.3	9,076.1	9,304.0	9,252	9,081	8,184	8,222	6,765	6,730	6,573	7,575	7,735
	Other remunerative funding *(Murābahah,* Commodity *Murābahah* etc.*)*			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
	Nonremunerative funding (current account, *Wadī`ah*)	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	4,854.2	3,782.9	4,433.3	3,794.7	4,066.1	4,035.1	4,722.7	4,472	4,396	3,588	3,491	2,914	3,199	3,455	4,761	6,572
	Sukūk issued			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
	Other *Sharī`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	1,269.5	970.3	786.1	759.7	930.0	913.6	1,096.0	1,309.3	1,366.0	2,381.9	1,080	1,614	1,453	2,141	2,247	2,367	2,361	2,544	2,529
	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	2,478.2	2,448.5	2,612.6	2,707.1	2,641.5	2,555.1	2,516.7	2,419	3,714	3,592	3,411	3,535	3,572	3,557	3,637	3,771
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**	**298.6**	**397.2**	**505.9**	**91.3**	**177.3**	**276.8**	**488.7**	**122**	**254**	**364**	**449**	**87**	**163**	**384**	**410**	**114**
	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	252.3	332.6	384.3	62.2	114.3	178.3	290.2	74	154	231	287	51	91	125	179	51
	Investment based *(Sukūk,* other *Sharī`ah*-compliant securities etc.)	NC	M	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...							19.6	5.5	9.4	13.4	17.4	2	6	9	13	3	7	11	15	4
	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	30.6	42.3	69.8	18.5	37.8	61.3	99.7	40	78	105	121	25	47	186	115	45
	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	15.7	22.3	32.2	5.1	15.8	23.8	81.4	5	15	19	28	8	18	62	101	13
ST06	**Earnings before taxes and *Zakat*[@and 11]**	NC	M	**-1**	**38**	**-43**	**-5**	**84**	**-313**	**-236**	**30**	**52**	**2715**	**2717**	**2769**	**2686**	**-23**	**-226**	**-92**	**-70**	**-55**	**224**	**86**	**404**	**-264**	**-335**	**-380**	**-782**	**156**	**207**	**333**	**293**	**-89**	**-21**	**-34**	**-45**	**-6**	**25**	**91**	**168**	**62**
ST07	**Value (or percentage) of financing by type of *Sharī`ah*-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	8057.55	8,870.8	8,029.2	8,123.1	7,840.1	7,836.4	9,037	8,777	9,014	9,813	9,476	9,468	8,636	8,671	8,705	8,833	8,571
	Murābahah	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	5,599.2	5,333.4	5391.88	5,597.6	4,702.6	4,376.8	4,057.7	4,108.8	4,110	3,844	3,873	3,839	3,430	3,220	2,553	2,406	2,331	2,372	2,451
	Commodity Murābahah / Tawwaruq			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
	Salam			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
	Istisnā`			...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...																				
	Ijārah / Ijārah Muntahia Bittamlīk	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	1958.79	2,495.9	2,491.3	2,798.4	2,787.0	2,791.2	3,841	2,303	2,303	2,964	2,964	2,964	2,641	2,641	2,641	2,572	2,872
	Muḍārabah			...	...	...	...	...	...	...	...	...	...	0.1	...	...	...	...	...	...	...																				

Code	Indicator	Standard	Currency	Units	2013A	2014Q1	2014Q2	2014Q3	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4
	Mushārakah		*NC*	*M*	1,718.6	1,022.0	1,225.8	1,052.7	833.5	177.6	140.6	128.8	336.3
	Diminishing Mushārakah				…	…	…	…	…	215.1	168.1	175.3	184.6
	Wakālah		*NC*	*M*	120.8	92.5	62.2	30.6	…	…	…	…	0.1
	Qarḍ Hassan		*NC*	*M*	…	…	0.5	0.4	0.4	0.3	0.2	…	…
	Others				…	…	…	…	…	…	…	…	…
	(i) Sukuk		*NC*	*M*	…	…	…	…	…	…	…	…	374.0
	(ii)				…	…	…	…	…	…	…	…	…
	(iii)				…	…	…	…	…	…	…	…	…
	Others				…	…	…	…	…	…	…	…	…
ST08	**Assets held by domestic systemically important Islamic windows**				…	…	…	…	…	…	…	…	…

Code	Indicator	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4
	Mushārakah	339.1	250.2	127.4	114.0	174.1	129.1	142.2	123.0	48.6	48.2	50.0	51.1
	Diminishing Mushārakah	185.0	177.0	171.3	126.5	162.8	141.6	125.7	114.5	114.6	118.4	122.9	125.5
	Wakālah	…	…	…	…	…	…	…	…	…			
	Qarḍ Hassan	…	…	…	…	…	…	…	…	…			
	Others	…	…	…	…	…	…	…	…	…			
	(i) Sukuk	375.6	374.3	359.2	365.5	370.4	372.5	…	…	…	293.1	302.6	301.2
	(ii)	…	…	…	…	…	…	…	…	…			
	(iii)	…	…	…	…	…	…	…	…	…			
	Others	…	…	…	…	…	…	…	…	…			
ST08	**Assets held by domestic systemically important Islamic windows**	…	…	…	…	…	…	…	…	…	…	…	…

Code	Indicator	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
	Mushārakah	50.50	53.8	52.7	53.0	51.3	51.9	52	52	52	53	465	68	60	60	60	59	60
	Diminishing Mushārakah	124.10	117.6	115.3	115.8	110.0	111.3	111	111	112	113	124	145	129	129	128	127	128
	Wakālah																	
	Qarḍ Hassan																	
	Others								1,542	1,545	2,485	2,493	2,502	2,848	2,904	3,094	3,060	2,694
	(i) Sukuk	532.28	605.9	667.3	779.1	834.0	773.2	923	925	1,129	360	0	569	405	531	452	643	367
	(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

[#] The data for 2022Q4 includes the extraordinary items.
1 In 2021Q1, 2021Q2, 2021Q3, 2021Q4 and 2022Q1, there are a negative incomes due to the losses of IBWs..
2 Includes retained profit/loss from previous years and profit /loss of current year.
3 Some of the Islamic banking windows have high liquidity because there is no proper investment in the country.
5 Afghanistan has only 6 Islamic banking windows and there are no domestic branches so far.
6 A new row for reserve for financing is already inserted. These general provisions are to cover actual impairment of the financing.
7 A new row for cash in vault is already 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 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.
13 Repossessed assets are reported in the other assets segment of the report.

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)