

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

Country:		Afghanistan									
Time period covered :		Starting Period: 2018Q2					Ending Period: 2019Q4				
Core Prudential Islamic Financial Indicators (PIFIs)											
Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
<b>End-of-period exchange rate (USD / AFN):</b>					<b>73.3</b>	<b>75.7</b>	<b>73.4</b>	<b>75.3</b>	<b>80.7</b>	<b>78.25</b>	<b>78.47</b>
<b>Capital Adequacy : Basel Standard</b>											
<b>CP01a</b>	<b>CAR</b>				<b>0.13</b>	<b>0.11</b>	<b>0.11</b>	<b>0.12</b>	<b>0.12</b>	<b>0.12</b>	<b>0.14</b>
	Total regulatory capital				700	669	803	826	877	881	995
	Risk-weighted assets (RWA)				5,462	6,038	6,998	6,794	7,259	7,335	7,071
<b>CP02a</b>	<b>Tier 1 capital to RWA</b>				<b>0.13</b>	<b>0.11</b>	<b>0.11</b>	<b>0.12</b>	<b>0.12</b>	<b>0.12</b>	<b>0.12</b>
	Tier 1 capital				717	686	736	830	840	859	869
	RWA				5,462	6,038	6,998	6,794	7,259	7,335	7,071
<b>CP03a</b>	<b>Common Equity Tier 1 (CET1) capital to RWA</b>				...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...
<b>Capital Adequacy: IFSB Formula</b>											
<b>CP01b</b>	<b>CAR (IFSB)</b>				<b>0.13</b>	<b>0.11</b>	<b>0.11</b>	<b>0.12</b>	<b>0.12</b>	<b>0.12</b>	<b>0.14</b>
	Total regulatory capital				700	669	803	826	877	881	995
	RWA				5,462	6,038	6,998	6,794	7,259	7,335	7,071
<b>CP02b</b>	<b>Tier 1 capital to RWA (IFSB)</b>				<b>0.13</b>	<b>0.11</b>	<b>0.11</b>	<b>0.12</b>	<b>0.12</b>	<b>0.12</b>	<b>0.12</b>
	Tier 1 capital				717	686	736	830	840	859	869
	RWA				5,462	6,038	6,998	6,794	7,259	7,335.5	7,071
<b>CP03b</b>	<b>Common Equity Tier 1 (CET1) capital to RWA (IFSB)</b>				...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...
<b>Asset Quality</b>											
<b>CP04</b>	<b>Gross nonperforming financing (gross NPF) ratio</b>				...	...	...	...	...	...	...
	Gross NPF				...	...	...	...	...	...	...
	Total financing				...	...	...	...	...	...	...
<b>CP05</b>	<b>Net nonperforming financing (net NPF) to capital</b>				...	...	...	...	...	...	...
	Net NPF				...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...
<b>CP06</b>	<b>Provisions for gross nonperforming financing (gross NPF)</b>				...	...	...	...	...	...	...
	Provisions				...	...	...	...	...	...	...
	Gross NPF				...	...	...	...	...	...	...
<b>Earnings</b>											
<b>CP07</b>	<b>Return on assets (ROA)</b>				<b>-1.1%</b>	<b>-2.3%</b>	<b>-0.7%</b>	<b>-0.2%</b>	<b>-1.6%</b>	<b>-2.8%</b>	<b>-3.1%</b>
	Net income (before extraordinary items, taxes, and Zakat)	NC	M		-116	-244	-87	-25	-254	(452)	(526)
	Average Total assets	NC	M		10,327	10,651	11,866	14,124	16,102	16,040	16,782
<b>CP08</b>	<b>Return on equity (ROE)</b>				<b>-12.0%</b>	<b>-25.8%</b>	<b>-8.7%</b>	<b>-2.0%</b>	<b>-19.6%</b>	<b>-34.8%</b>	<b>-4.0%</b>
	Net income (before extraordinary items, taxes, and Zakat)	NC	M		-116	-244	-87	-25	-254	-452	(526)
	Average Total Equity <sup>2</sup>	NC	M		965	947	994	1,272	1,300	1,299	13,147
<b>CP09</b>	<b>Net profit margin</b>				<b>-366.0%</b>	<b>-635.5%</b>	<b>-103.4%</b>	<b>-68.6%</b>	<b>-154.3%</b>	<b>-549.3%</b>	<b>-538.7%</b>
	Net income (before extraordinary items, taxes, and Zakat)	NC	M		-115.88	-244.41	-86.60	-25	-254	-452	(526)
	Gross income	NC	M		32	38	84	37	165	82	98
<b>CP10</b>	<b>Cost to income</b>				<b>662.3%</b>	<b>1113.9%</b>	<b>512.0%</b>	<b>594.8%</b>	<b>282.0%</b>	<b>888.5%</b>	<b>928.5%</b>
	Operating costs	NC	M		210	428	429	217	465	731	907
	Gross income	NC	M		32	38	84	37	165	82	98

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
<b>Leverage</b>											
CP11	<b>Capital to assets (balance sheet definition)</b>				6.60%	6.13%	4.26%	5.59%	5.16%	5.19%	4.02%
	Tier 1 capital				717	686	736	830	840	859	869
	Total assets				10,859	11,188	17,297	14,851	16,283	16,536	21,638
CP12	<b>Leverage (regulatory definition)</b>				...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...
	Exposure				...	...	...	...	...	...	...
<b>Liquidity</b>											
CP13	<b>Liquid assets ratio</b>				67.6%	66.2%	72.2%	63.1%	61.6%	59.1%	64.8%
	Liquid assets		NC	M	7,340	7,404	12,480	9,377	10,035	9,781	14,018
	Total assets		NC	M	10,859	11,188	17,297	14,851	16,283	16,536	21,638
CP14	<b>Liquid assets to short-term liabilities</b>				176.9%	160.7%	131.2%	151.6%	256.6%	184.5%	179.9%
	Liquid assets		NC	M	7,340	7,404	12,480	9,377	10,035	9,781	14,018
	Short-term liabilities		NC	M	4,150	4,609	9,515	6,187	3,911	5,300	7,793
CP15	<b>Liquidity coverage ratio (LCR)</b>				...	...	...	...	...	...	...
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets				...	...	...	...	...	...	...
	Total net cash outflows over the next 30 calendar days				...	...	...	...	...	...	...
CP16	<b>Net stable funding ratio (NSFR)</b>				...	...	...	...	...	...	...
	Available stable funding (ASF)				...	...	...	...	...	...	...
	Required stable funding (RSF)				...	...	...	...	...	...	...
<b>Sensitivity to Risks</b>											
CP17	<b>Net foreign exchange open position to capital</b>				169.5%	201.8%	254.4%	96.5%	256.0%	200.6%	26.0%
	Net FX open position				1,186	1,350	2,043	797	2,245	1,768	259
	Total regulatory capital				700	669	803	826	877	881	995
CP18	<b>Large exposures to capital</b>				32.9%	32.7%	14.1%	13.8%	0.0%	0.0%	0.0%
	Value of large exposures				230	219	113	114	0	0	0
	Total regulatory capital (or balance sheet capital)				700	669	803	826	877	881	995
CP19	<b>Growth of financing to previous period</b>				...	...	...	...	165.9%	103.8%	20.9%
	Total financing at end of current period		NC	M	1,288	1,963	2,714	3,232	3,426	4,000	4,835
	Total financing at end of same period in previous year		NC	M	...	...	...	...	1,288	1,963	4,000
<b>Additional Prudential Islamic Financial Indicators (PIFIs)</b>											
Code	Indicator		Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
AD01	<b>Income distributed to investment account holder (IAH) out of total income from assets</b>				...	...	...	...	...	...	...
	Income distributed to IAH				...	...	...	...	...	...	...
	Total income from assets funded by PSIA				...	...	...	...	...	...	...
AD02	<b>Total off-balance sheet items to total assets</b>				39.6%	41.8%	28.6%	30.2%	39.7%	37.4%	28.6%
	Off-balance sheet items		NC	M	4,302	4,681	4,945	4,478	6,463	6,182	6,182
	Total assets		NC	M	10,859	11,188	17,297	14,851	16,283	16,536	21,638
AD03	<b>Foreign-currency denominated funding to total funding</b>				50.7%	55.4%	56.9%	54.1%	34.5%	51.1%	47.0%
	FX funding		NC	M	4,355	5,449	8,697	7,175	4,816	7,469	9,271
	Total funding		NC	M	8,597	9,827	15,277	13,250	13,978	14,611	19,743
AD04	<b>Foreign-currency denominated financing to total financing</b>				93.8%	96.7%	94.4%	92.4%	36.3%	92.5%	92.1%
	FX financing		NC	M	1,208	1,899	2,562	2,986	1,244	3,699	4,455
	Total financing		NC	M	1,288	1,963	2,714	3,232	3,426	4,000	4,835
AD05	<b>Value of <i>Sukūk</i> holdings to capital</b>				...	...	...	...	...	...	...
	<i>Sukūk</i> holdings				...	...	...	...	...	...	...
	Total regulatory capital (or balance sheet capital)				...	...	...	...	...	...	...
AD06	<b>Value (or percentage) of <i>Shari'ah</i>-compliant financing by economic activity</b>				...	...	...	...	...	...	...

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
	Value of <i>Shari'ah</i> -compliant financing		NC	M	1,288	1,963	2,714	3,232	3,426	4,000	4,835
	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			68	68	73	70	71
	(e) water supply; sewerage and waste management				...	...					
	(f) construction		NC	M	360	405	392	611	620	578	377
	(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	671	1,147	2,250	201	2,645	3,147	4,346
	(j) information and communication		NC	M							
	(k) financial and insurance activities				...	...					
	(l) real estate activities (assets acquired for leasing)				...	...					
	(m) professional, scientific and technical activities				...	...					
	(n) administrative and support service activities				...	...					
	(o) public administration and defense; compulsory social security				...	...					
	(p) machinery and vehicle		NC	M	1	2	5	17	24	34	41
	(q) human health and social work activities		NC	M		...					
	(r) arts, entertainment and recreation				...	...					
	(s) other service activities (export) (business)		NC	M	257	409		2,334	64	171	
	(t) activities of households as employers				...	...					
	(t*) other financing of households				...	...					
	(u) activities of extraterritorial organisations and bodies				...	...					
	(u*) financing to nonresidents				...	...					
<b>AD07</b>	<b>Value (or percentage) of gross NPF by economic activities</b>										
	Value of gross NPF				...	...	...	...			
	Economic activity										
	(a) agriculture, forestry, hunting and fishing				...	...	...	...			
	(b) mining and quarrying				...	...	...	...			
	(c) manufacturing				...	...	...	...			
	(d) electricity, gas, steam and air-conditioning supply				...	...	...	...			
	(e) water supply; sewerage and waste management				...	...	...	...			
	(f) construction				...	...	...	...			
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles				...	...	...	...			
	(h) transportation and storage				...	...	...	...			
	(i) accommodation and food service activities				...	...	...	...			
	(j) information and communication				...	...	...	...			
	(k) financial and insurance activities				...	...	...	...			
	(l) real estate activities				...	...	...	...			
	(m) professional, scientific and technical activities				...	...	...	...			
	(n) administrative and support service activities				...	...	...	...			
	(o) public administration and defense; compulsory social security				...	...	...	...			
	(p) education				...	...	...	...			
	(q) human health and social work activities				...	...	...	...			
	(r) arts, entertainment and recreation				...	...	...	...			
	(s) other service activities (export)				...	...	...	...			
	(t) activities of households as employers				...	...	...	...			
	(t*) other financing of households				...	...	...	...			
	(u) activities of extraterritorial organisations and bodies				...	...	...	...			
	(u*) financing to nonresidents				...	...	...	...			

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
<b>AD08</b>	<b>Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract</b>										
	Total returns		NC	M	38	67	141	74	165	234	300
	<i>Murabahah</i>		NC	M	36	60	119	46	109	150	180
	Commodity <i>Murabahah</i> / <i>Tawwaruq</i>				...	...	...	...	...	...	...
	<i>Salam</i>				...	...	...	...	...	...	...
	<i>Istisna'</i>				...	...	...	...	...	...	...
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>		NC	M	...	2	2	...	...	10	10
	<i>Muqarabah</i>		NC	M	...	...	...	...	...	...	...
	<i>Musharakah</i>		NC	M	...	...	1	...	...	...	...
	Diminishing <i>Musharakah</i>				...	...	7	9	12	14	15
	<i>Wakalah</i>		NC	M	...	...	...	...	...	...	...
	<i>Qard Hassan</i>				...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...
	(i) <i>Sukuk</i>				2	5	11	19	43	61	96
	(ii)				...	...	...	...	...	...	...
	(iii)				...	...	...	...	...	...	...
	Others				...	...	...	...	...	...	...
<b>Structural Islamic Financial Indicators (SIFIs)</b>											
Code	Indicator		Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
<b>ST01</b>	<b>Number of Islamic banks</b>		n.a.	G	1	1	1	1	1	1	1
	Number of domestic branch offices <sup>5</sup>				59	59	59	59	59	59	59
<b>ST02</b>	<b>Number of employees</b>		n.a.	G	832	808	817	839	847	866	874
<b>ST03</b>	<b>Total assets</b>		NC	M	10,859	11,188	17,297	14,851	16,283	16,536	21,638
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)		NC	M	1,288	1,372	1,575	1,649	819	1,013	820
	<i>Sukuk</i> holdings ( <i>sukuk al ijarah</i> )				...	591	1,139	1,582	2,607	2,987	4,015
	Other <i>Shari'ah</i> -compliant securities				...	...	...	...	...	...	...
	Interbank financing (Interbank transaction)		NC	M	1,850	2,624	4,134	3,089	2,873	2,888	3,635
	Reserve for financing		NC	M	-10	-10	-28	-41	-38	-45	-45
	Cash in vault		NC	M	5,491	4,780	8,347	6,288	7,163	6,893	10,383
	All other assets		NC	M	2,240	1,831	2,130	2,283	2,860	2,800	2,830
<b>ST04</b>	<b>Total funding / liabilities and equities</b>		NC	M	10,859	11,188	17,297	14,851	16,283	16,536	21,638
	Profit-sharing investment accounts (PSIA)		NC	M	5,255	5,218	6,515	6,187	9,004	9,702	11,950
	Other remunerative funding ( <i>Murabahah</i> , Commodity <i>Murabahah</i> etc.)				...	...	...	...	...	...	...
	Nonremunerative funding (current account, <i>Wadiah</i> )		NC	M	4,150	4,609	9,138	7,064	5,377	4,909	7,793
	<i>Sukuk</i> issued				...	...	...	...	...	...	...
	Other <i>Shari'ah</i> -compliant securities issued				...	...	...	...	...	...	...
	Interbank funding/liabilities				...	...	...	...	...	...	...
	All other liabilities		NC	M	474	412	362	323	584	621	488
	Capital and reserves		NC	M	980	949	1,281	1,278	1,318	1,304	1,407
<b>ST05</b>	<b>Total revenues</b>		NC	M	97	209	396	140	317	447	687
	Financing based		NC	M	38	67	141	74	165	234	180
	Investment based ( <i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)				...	...	...	...	...	...	120
	Fee based		NC	M	59	142	253	66	152	213	387
	Other		NC	M	0.05	0.07	1.86	0.00	...	0.00	0.00
<b>ST06</b>	<b>Earnings before taxes and Zakat</b>		NC	M	-116	-244	-87	-127	-254	-452	-526

Code	Indicator	Standard	Currency	Units	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	
<b>ST07</b>	<b>Value (or percentage) of financing by type of Shari'ah-compliant contract</b>											
	Total financing		NC	M	1,288	1,963	2,714	3,232	2,657	4,000	4,835	
	Murabahah		NC	M	618	816	865	928	819	894	820	
	Commodity Murabahah / Tawwaruq				...							
	Salam				...							
	Istisna`				...							
	Ijarah / Ijarah Muntahia Bittamlik		NC	M								
	Muqarabah											
	Musharakah		NC	M								
	Diminishing Musharakah											
	Wakalah		NC	M								
	Qard Hassan		NC	M								
	Others										119	
	(i) Sukuk		NC	M	671	1,147	1,849	2,304	1,838	3,106	3,896	
	(ii)											
	(iii)											
	Others											
<b>ST08</b>	<b>Assets held by domestic systemically important Islamic windows</b>											
					...	...	...	...	...	...	...	
Source:	<b>Da Afghanistan Bank</b>											
Note:												
	M - indicates Millions											
	G - indicates General number											
	NC - indicates National Currency											
	n.a - not applicable											
	(...) - indicates the data is not available											