



AFGHANISTAN BANKS ASSOCIATION (ABA)

INNOVATION
TEAM WORK
INTEGRITY



Voice
of the
Banks

Lobbying and
Advocacy

Internal
Strengthening
and Coordination

Survey and
Analysis

Publication and
Awareness



MoU signing ceremony between Da Afghanistan Bank, Afghan Post and Afghanistan Banks Association on branchless banking services



ABA's General Assembly Meeting

Vision

ABA will be a strong, credible, progressive organization that promotes best practices in the banking industry and sets standards for efficiency and excellence in the sector.

Mission

ABA helps promote an understanding of the banking industry to the public, to all levels of government and to other interested stakeholders through a broad range of activities. The association also provides a forum for dialogue between these groups, the banks and it works to coordinate and promote best practices of banking in the Islamic Republic of Afghanistan.

Background

The economic activities in general and banking activities in particular were at low levels in Afghanistan prior to 2003, when the Islamic Republic of Afghanistan and Da Afghanistan Bank (DAB, Central Bank of Afghanistan) took initiatives to promote the banking sector in the country. The licensing process was resumed for establishment of new local private banks as well as opening of new branches of foreign banks in the country.

Gradually, a number of banks came into existence and the growing banking sector started to self-organize by creation of a united body representing all banks to serve as its mouthpiece in the dialogues with the DAB, government and other institutions. Thus, after consultation with DAB (Central Bank of Afghanistan), the Afghanistan Banks Association (ABA) was established in September 2004.

Afghanistan Banks Association (ABA) is a non- political, non-government, and non-profit association, bringing together the entire banking community with a common goal of improving the functioning of the banking system in Afghanistan. Today, all licensed banks operating in Afghanistan are members of ABA.

ABA strives for a strong, healthy and competitive banking industry in Afghanistan, representing the common interests of the banking sector, through its involvement with the government and pertinent stakeholders. A significant function of the ABA is to work with its members to address major challenges in Afghanistan.

The association contributes immensely to developing a sound banking and financial sector that will support remarkably economic growth of the country.

Objectives of the Association

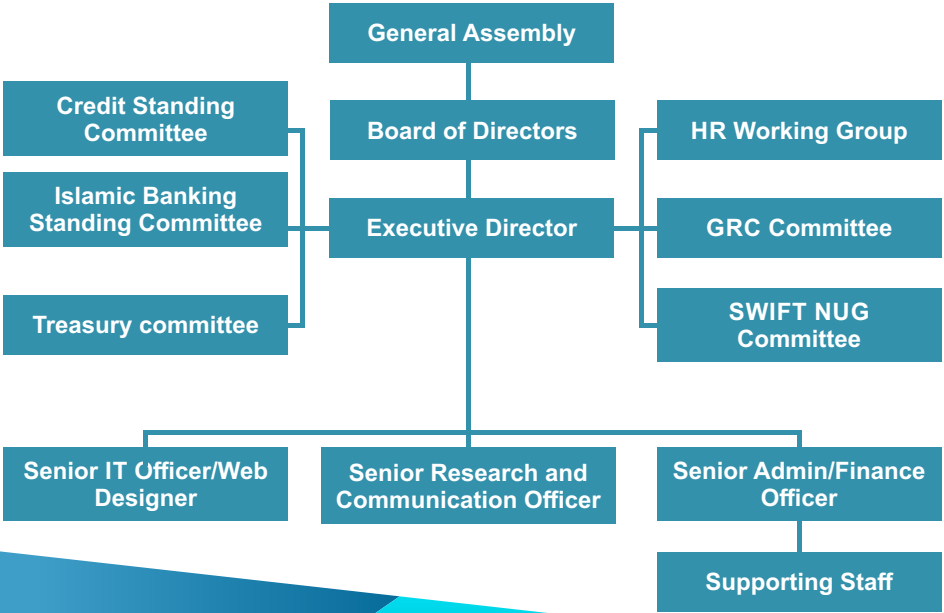
- To defend the rights, privileges and interests of banks functioning in Afghanistan, except judicial litigation that may arise in any court
- To improve the capacity of the banking industry and promote coordination amongst member banks with the sole aim of achieving professionalism among member banks
- To improve the awareness and image of banking services amongst the general public for the overall benefit of the banking sector and the Afghanistan's economy
- To encourage and to uphold sound and best Banking practices across the Banking industry
- To work closely with its member banks with a view to promoting and sustaining a vibrant banking sector in Afghanistan
- To collect, classify, analyze and circulate statistics and information relating to the banks functioning in Afghanistan

Social Responsibility

- ABA recognizes its social responsibilities and commits to respect Afghan Society; works within the ambiance of Afghan culture; and safeguards the interests of Afghan community with regards to banking
- ABA also commits to promote socially responsible culture within member organizations, without jeopardizing their independence.

Governance

ABA has adopted a decentralized organizational structure, governed by the Board of Directors under the authority of General Assembly. The Board of Directors is composed by at least five members. Except in special circumstances, all categories of banks (State-owned, Private and Foreign) shall have their representation on the Board. The General Assembly, being the highest body of the association, is constituted by the CEOs/Presidents of licensed banks, and holds its meetings at least once during the calendar year, while the Board of Directors meets once every quarter and on need basis. Day –to-day operations of ABA is carried out by the management of ABA headed by the Executive Director (ED).The association has formed several committees, working on honorary capacity, focus their attention on selected subject matter areas. Overall structure of ABA is presented below.



Area of Activities

Afghanistan Banks Association is the united voice of the banking sector in addressing the industry issues through:

Lobbying and Advocacy

Internal Strengthening and Coordination

Survey and Analysis

Publication and Awareness

Lobbying and Advocacy

ABA has been actively involved in promoting a healthy and sound environment for the growth of the country's banking sector and shaping the issues that may impact the long term success of the industry. The association recognizes the concerns of its member banks and voices on their behalf the issues that may affect their performance. Commercial Banks Consultative Group (CBCG) is the most pertinent forum for discussion and dialogue with Da Afghanistan Bank (Central Bank), conducted in quarterly interval, under the chairmanship of H.E. Governor, at which the Chief Executive Officers of the member banks can raise critical issues they face. To address major regulatory issues and problems faced by the banks, ABA regularly holds meetings with the member banks, where the final recommendations and proposals are taken up with DAB and other stakeholders for their due consideration and redress. To identify deficiencies in credit, risk management, and other areas pertaining to the operations side of the banking, ABA has formed various committees, which meet at regular intervals to discuss matters of common concerns and seek solutions thereto in further meetings with DAB. Besides, ABA also functions as the voice and the brand messenger of the banking sector in national and international forums.



ABA Meeting with NPPF on Reduction of Security Cost of its Member Banks

Internal Strengthening & Coordination

ABA boosts coordination among its member banks and brings uniformity through conducting the Board of Directors' meetings on regular and ad-hoc basis. Furthermore, to strengthen the banking industry, ABA organizes Informative sessions, seminars and workshops in different areas relevant to the industry.

ABA strives to improve operational efficiency of the member banks by prevailing international best practices. With this goal in mind, ABA represents Afghan banks on domestic and international forums and conferences, aiming to benefit from business ideas, experiences and to acknowledge themselves on recent changes in technologies / innovations pertaining to the banking sector. To improve capacity building of banks personnel, quarterly HR Working Group meetings are organized with the member banks with participation of Afghanistan Institute of Banking and Finance (AIBF) to identify the training needs and to ensure quality training fulfilling market diverse demands of member banks.



ABA, Member Banks & AIBF,HR Working Group Meeting

Survey and Analysis

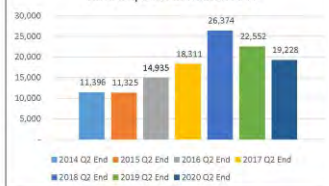
ABA conducts surveys to measure progress in the development of the banking sector or to address emerging challenges. Further, quarterly comprehensive data on recent trends in banking sector, in terms of asset, liabilities, deposits, lending, profitability, liquidity, safety etc. are collected, and after analysis, circulated to the member banks for determining their business position in the market and other managerial decision making.

SN	Items	Quarter 1 End, 2020	Quarter 2 End, 2020	Absolute	% Change Q/Q
1	Total Deposits	238,937	287,730	28,793.29	12.05
2	Current Account	169,968	195,457	25,789.22	15.20
3	Time Deposits	20,243	19,228	(1,014.78)	(5.01)
4	Saving Account	49,626	52,645	3,018.85	6.08
5	Total Foreign Exchange Deposits	166,020	177,705	11,684.52	7.04
6	Total banking sector Liability including equity	284,680	316,222	31,542.03	11.08
7	Total banking sector Assets	284,680	316,222	31,542.03	11.08
8	Capital Adequacy Ratio	25.97	26.70	0.73	2.81
9	Liquidity (Median)	56.09	61.40	5.31	9.47
10	RETURN ON ASSETS (ROA) Cum.	(0.09)	(0.40)	(0.31)	391.99
11	RETURN ON EQUITY (ROE) Cum.	(0.74)	(0.30)	0.44	(59.29)
12	Performing Loan (Yage)	85.00	71.00	(14.00)	(16.47)
13	Non performing Loan (NPL) (Yage)	15.00	29.00	14.00	93.33
14	Loans Extended (Total)	40,624	39,458	(1,166.24)	(2.87)
15	Borrowing by Banking Sector	4,875	3,989	(886.18)	(18.18)
16	Total banking Sector Financial Capital	33,890	36,768	2,877.53	8.49
17	Amount of NPA in AFN (Doubtful and loss Non Accrual Status)	6,095	11,612	5,516.55	90.50
18	Amount of Written Off in AFN	10	11	(7.00)	(38.89)
Statistics in Numbers					
19	Total Number of Depositors	4,086,240	4,136,269	50,059	1.2
20	Total Number of Deposit Accounts	4,213,755	4,281,978	68,242	1.6
21	Demand Deposits(in Number)	-	2,199,304	-	-
22	Time Deposits(in Number)	-	2,070,357	-	-
23	Saving Deposits(in Number)	-	15,317	-	-
24	Number of ATM Machines	363	355	(8)	(1.4)
25	Number of POS Machines	-	871	-	-
26	Number of Borrowers	66,182	80,201	(5,961)	(9.0)
27	Total Number of Branches	410	407	(3)	(0.7)
28	Old Card	802,842	821,695	18,863	2.3
29	Qwin Card	1,216	1,208	(8)	(2.7)
30	ATM Card	256,763	240,222	16,549	1.3
31	Vendor Card	5,015	4,871	144	(2.9)
32	Prepaid Card	95,344	41,202	7,119	22.1
33	Master Card	16,924	19,495	2,571	15.2
34	Total Cards	918,180	950,598	32,318	3.5

Current Account in Million AFN



Time Deposits in Million AFN



Saving Account in Million AFN



Publication and Awareness

The association through its publications, press conferences and social media, publicizes its activities, achievements and recent information on Afghanistan banking sector progress and growth. The aim is to promote public trust in banking (conventional and Islamic) and to enhance the banking culture amongst the citizens. ABA engages with numerous other activities with a view to promote financial sector and thereby foster economic development.



ABA Press Conference on Protection of Banking Sector during covid 19

Active Committee of the Association

In compliance with the direction of ABA General Assembly, the association has formed various committees that focus on selected subject matters and aim to provide strategic directions on different areas of banking within their ambit of responsibilities. Members of the committees are appointed from the personnel of the member banks, highly qualified in the relevant disciplines, and having the potential of providing significant contribution in achievement of the objectives of the committees. The key discussions and decisions taken on significant matters are referred to the Board of Director through ABA on a regular basis. The committees manage their activities according to the charter developed by the association.

Presently there are six committees listed as follows

- 1) Credit Standing Committee
- 2) Governance, Risk and Compliance (GRC) Standing Committee
- 3) Islamic Banking Standing Committee
- 4) Human Resources Working Group
- 5) SWIFT National User Group (NUG) Committee
- 6) Treasury committee



Credit Committee

The purpose of creation of Credit standing committee is as follows

- To benchmark credit policies across the member banks and gaps vis-a-vis best international practices
- To recommend standards of policies and streamlining of regulations in line with best international practices
- To ensure sharing of credit-related information amongst the members for better informed credit decision and monitoring
- To point out deficiencies in areas of credit related to the Banking Law, credit-related regulations and recommend suggestion for onward deliberations with Stakeholder
- To undertake any other issue delegated to it by the Board or explained in the Charter of the committee



GRC Committee

Growing regulatory environment, level of business complexity and increased focus on accountability have led banks to pursue a broad range of Governance, Risk Management and Compliance initiatives across the organization.

Anti-Money Laundering, countering of terrorism financing and financial sanctions compliance are priority issues for the banking sector of Afghanistan. Close cooperation of the relevant bodies is a prerequisite to the strengthening and improving the overall level of integrity and credibility of the banking sector.

Governance, Risk and Compliance (GRC) Standing Committee aims to coordinate the key issues pertaining to Governance, Risk Management and Compliance. Further, the Committee scrutinizes the country regulations and makes recommendations to the Regulator in line with International best practices for the development of a sound banking sector throughout the country.



Islamic Banking Committee

The main purpose of formation of Islamic Banking Committee is

- To point out deficiencies in areas of Islamic Banking and recommend suggestion for onward deliberation with DAB
- To work for the promotion of Islamic Banking across the country
- To recommend training topics for capacity building of Islamic Banking.
- To work for the publicity and general awareness of the Islamic Banking among the public
- To develop collective magazine for the awareness purpose of Islamic Banking
- To organize seminar/workshop under the platform of ABA
- To promote uniformity in the sector and pass resolutions when needed
- To adopt steps for promotion of sound Islamic Banking System throughout the country and to undertake any other issue delegated to it by the Board or explained in the charter of the committee



SWIFT National User Group Committee

Cyber security is a major threat to IT systems, specifically with reference to financial institutions. Computer security has become an issue of concern for business. Recent high profile security breaches exposed the details hundreds of millions users, and some banks lost millions of dollars within 24 hours.

Cybercrime is now a huge business and criminals are looking to steal sellable information, such as credit card, financial or personal details. The level of crime sophistication is growing, and their methods of attacking companies' computer networks are becoming increasingly sophisticated.

Banks are individually responsible for ensuring the security of their own environments. However discussing and sharing ideas and experience between the community group members helps them implement CSP and fight cyber security threats, as well as identify training and support requirement from SWIFT in a coordinated manner. The committee works to identify business opportunities for SWIFT products and services that are beneficial to the local community and make sure SWIFT systems are protected against internal and external malware / software. Besides, the committee aims for all Member Banks – SWIFT users to stay abreast of SWIFT-related matters, and comply with due care to the applicable SWIFT By-Laws and SWIFT corporate rules, guidelines and policies.



Treasury committee

The purpose of establishing of Treasury committee are set as follows:

- To support the formation of electronic base system of interbank market operation that should fulfil market needs of banks and save times as well as eliminate settlement risk and bureaucracy.
- To articulate and recommend appropriate standardization of policies and streamlining regulations in line with best international practices.
- To recommend &/or conduct relevant workshops and training that is helpful for the banking sector.
- To point out issues/deficiencies in areas of treasury functioning for onward deliberations with DAB.
- Closely work with ABA and through ABA with DAB on development of Repurchase Agreement (Repo) and secondary market in Afghanistan and its regulation.
- Recommend training topics for capacity building of Treasury staff/Operation working in commercial banks.
- Improving cooperation and identifying deficiencies at sector level.
- Based on standard best practices review operation regulation, treasury and share their comments with ABA
- To inform and update members on newly standard best initiatives that improve treasury management and operation services of the banks and enhance profitability for the banks.
- Discussion on Technical deficiencies and proposing possible solutions.
- To define procedures whereby the Banks should be able to better conduct interbank operation.
- Any other assignment that is relevant to the interbank market development, treasury etc.



Progress Review of the Association

ABA has made substantial achievements that are not limited to the followings:

- Signed tripartite MoU on branchless/agent banking with Afghan Post (ABA, DAB & Afghan Post)
- Achieved substantial reduction (Millions AFN) in Banks security costs through lobbying with National Public Protection Force (NPPF) and Governmental related organs.
- Along with Afghanistan Institute of Banking & Finance (AIBF) Initiated launching of PRMIA Chapter in Afghanistan and facilitated and sponsored the 1st event of PRMIA under the name of Asset Liability Management.
- In order to safeguard banks against Covid 19 economic recession, ABA submitted two comprehensive simulative package proposal to DAB. The proposals brought relaxation to the banks in terms of millions cost reduction, liquidity support, ensuing safety, and many more.
- Proposed amendments/hugely contributed to DAB on different regulations related to the banking sector, resulting valuable improvements and relaxation for banks.
- Through Treasury committee from member banks, the association contributed with DAB toward completion of Repo Regulation & fixing repo rates.
- Established various Standing committee on need basis from key official of the banks that has been playing pivotal role in resolving the issues.
- Conducted surveys on security cost, loan cases, agriculture finance Afghanistan Center for Commercial Dispute Resolution, ("ACDR"). Furthermore, quarterly analyzed banking industry statistics for banks to be used as benchmark in their informed decision-making.

- Facilitated the participation of Member Banks in SWIFT International Banking Operations Seminar (SIBOS) in Dubai and in Boston-USA.
- ABA has been remained one of most active member in the PriSEC platform where addressed and resolved some issues relevant to the banking sector.
- Facilitated the participation of Member Banks in SWIFT Regional conference in India & Turkey.
- Represented ABA in various forums, such as the Financial Inclusion Task Force, AML/CFT, Banking and Finance (under platform of PriSEC), Compliance working Group of FinTRACA, Financial Inclusion Committee & working groups –DAB and others.
- Signed MoU with Indian Banking Association of India.
- Organized 1st international conference on Islamic Banking in Kabul
- Initiated exposure visits for its Member Banks on Islamic banking in Kuala Lumpur, Malaysia & Afghanistan Pakistan Women Business Conference, Islamabad
- Substantial support toward establishment of personalized /standardized check book printing center (Established by Al Madina Development & Supply LLC) as well as facilitated member banks in the process of finalization of personalized check books.
- Contributed toward establishment of Afghanistan Institute of Banking and Finance (AIBF) as one of its major shareholder (49%)
- Prior to establishment of AIBF, conducted certificates courses for 1,000 employees of commercial banks on SME, Basic Banking, Commercial Legislation, Trade Finance, Accounting and Finance, Marketing on Financial Services, Credit Risk Management, Fundamental of Banking and more.
- Conducted Public Awareness campaigns on E-Banking and other banking services in exhibitions as well as through Media outlets.



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◀ افتتاح حسابات در بخش بانکداری عمومی و اسلامی

حساب جاری

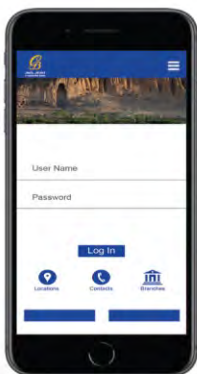
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اسرار

- ارائه معلومات در مورد صورت حساب بانکی؛

- ارسال پول از یک حساب به حساب دیگر در نوی کابل بانک؛

- ارائه معلومات در مورد خدمات بانکی نوی کابل بانک؛

- ارائه معلومات در مورد موقعیت نمایندگی ها و ماشین های

اتومات صرافی؛

- ارائه معلومات در مورد تازه ترین نرخ تبادل اسعار...



نوی کابل بانک - با داشتن بیش از ۱۱۷ نمایندگی فعال در ۳۳ ولایت افغانستان در خدمت شما



۱: پښتني بانک وياړي چې د يو دولتي، ملي او سوداگريز بانک په توگه له غوره اعتبار برخمن دي. قدرمنو هېوادوالو ته د بانکوالۍ په ډگر کې ډول ډول مالي او بانکي چوپړتياوې وړاندې کوي. دا ځل پښتني بانک د خپلو چوپړتياوو د لړۍ په اساس دولتي کارکوونکو ته غوره نوښت په ترڅ کې د اسانو شرايطو او د کمې مودې په پام کې نيولو سره د معاشونو پر بنسټ د لگښتي پوړونو چوپړتياوې وړاندې کوي. چې د چوپړتيا موده يې (۵) کلنه وي او د دوه دولتي او ملکي رسمي مامورينو د تضمين او تقاعد په اساس پور ورکول کېږي.

پښتني بانک غواړي چې د هغوي نقدي او غيري نقدي مالي او بانکي اړتياوې د کور د توکو، موټر او ودانيز توکو اخيستلو لپاره د لنډ مهالو او اوږد مهالو ډول ډول پوړونو له مخې بشپړ او ستونزې يې هوارې کړي. ټول دولتي، رسمي او ملکي کارکوونکي کولای شي چې د پښتني بانک د مرکزي دفتر ته تشریف راوړي او د دغه طلايې فرصت څخه گټه پورته کړي.

«پښتني بانک زموږ خپل بانک»



۲. پښتني بانک که با اعتبار ترين بانک دولتي و تجارتي در کشور ميباشد افتخار دارد که به سلسله ساير خدمات بانکي خويش اينبار به هموطنان عزيز خويش به منظور همکاري و حمايت مالي و بانکي برای رفع نيازمندي های پولی و مالی آنعهه کارمندان رسمی، دولتي که پنج (۵) سال خدمت نموده اند به اساس معاش و تضمين حقوق تقاعد خود کارمند و دو کارمند رسمي دولتي ديگر، قرضه نقده و غيري نقدي کوتاه مدت و طويل المدت مصرفي برای خريداري محصولات از قبيل مواد ساختماني، موټر، اجناس و لوازم خانه، وسايل و تجهيزات مورد نياز داشته باشند تمويل می نمايند.

تماما کارمندان دولتي، رسمي و ملکي ميتواند که به دفتر مرکزي پښتني بانک تشریف آورده و از اين فرصت طلايې استفاده نمايند.

«پښتني بانک بانک خود ما»





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ABA, FinTRACA & FSD Meeting To Address Member Banks Issues



Commercial Banks Consultative Group Meeting (CBCG) Meeting

