

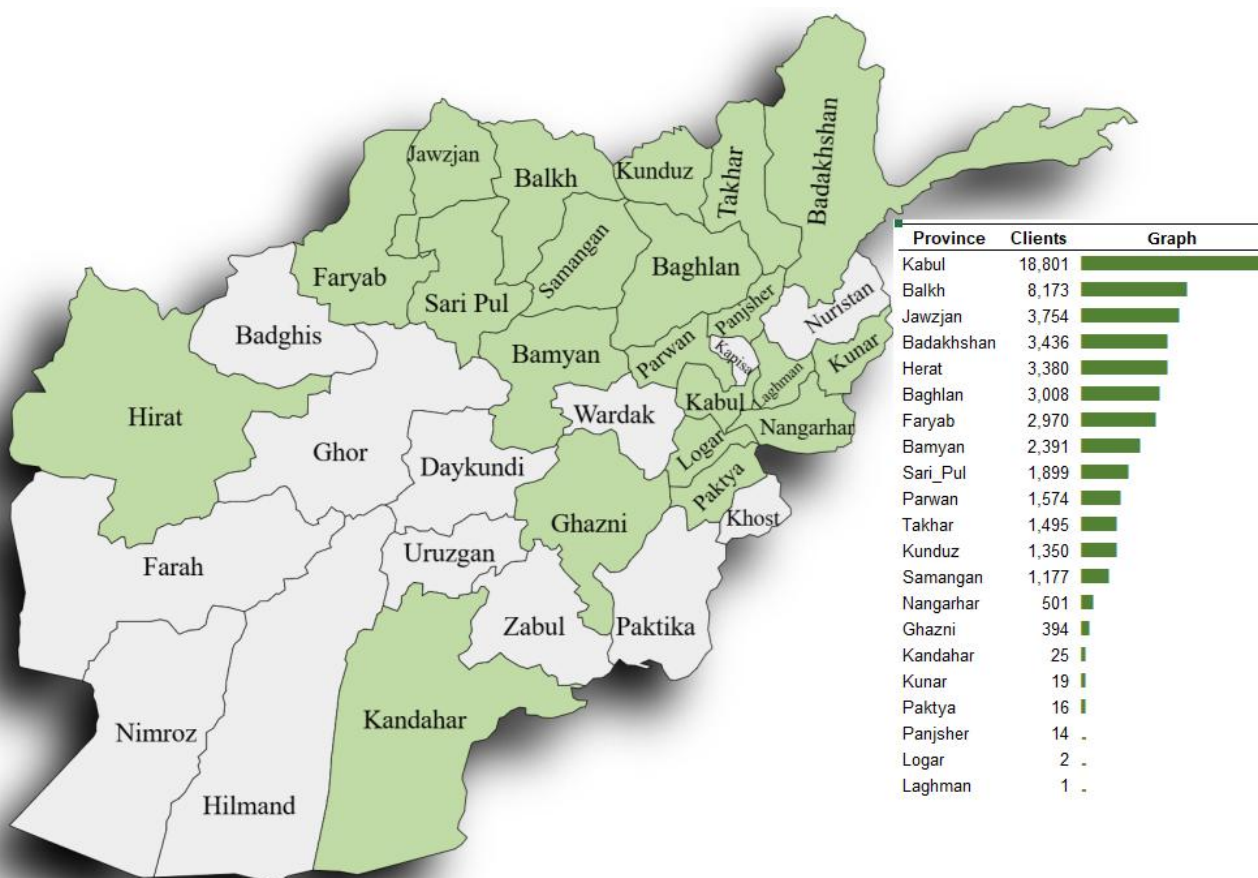
Afghanistan Microfinance Association (AMA)

Microfinance Sector Performance Report

A Quarterly Update on Microfinance Sector Outreach and Development in Afghanistan

MICROVIEW 2.2 - 2025

Geographic Coverage— September 30, 2025



Funded by: Microfinance Investment and Support Facility for Afghanistan (MISFA)

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OVERVIEW

The Afghanistan Microfinance Association (AMA) serves as the national network of financial institutions in Afghanistan. Its mission is to foster a sustainable and inclusive microfinance sector across the country. AMA works toward this goal by engaging in sector wide Lobbying and Advocacy, facilitating Coordination and Networking among stakeholders, promoting Knowledge Management, and strengthening Institutional Capacity. The association's current member includes the following institutions:

- The First Microfinance Bank (FMFB)
- OXUS-Microfinance Institution
- Mutahid- Microfinance Institution
- Hassel- Microfinance Institution
- Momin Afghan- Microfinance Institution
- Shahy Khazan- Microfinance Institution
- Lamen- Microfinance Institution
- Ghazanfar Bank (GB)
- Aurum- Microfinance Institution and
- Islamic Bank of Afghanistan (IBA)

The number of AMA member institutions has grown significantly, rising from just two in 2024 to ten, following the entry of five additional MFIs into the market and joining of commercial banks to the AMA platform. These new MFIs have successfully obtained their business licenses from the Central Bank of Afghanistan (Da Afghanistan Bank - DAB). Furthermore, DAB is in the process of reviewing applications submitted by other entities aiming to establish microfinance institution.

Quarterly Performance of AMA

AMA continues to develop the microfinance sector in Afghanistan through its four pillars: Lobbying and Advocacy, Coordination and Networking, Knowledge Management, and Institutional Capacity Building. During this quarter, several provincial meetings were held to strengthen collaboration among member institutions and identify local challenges. Based on these discussions, AMA engaged with high ranking provincial officials to share sector challenges, resulting in strong provincial government support for microfinance activities. Sector Chief Executive Officers' coordination meetings are held every month to discuss sector related issues. To promote practical learning, AMA invited a university chancellor to one of these meetings to explore opportunities for facilitating an internship program for university students within microfinance institutions.

AMA facilitated the participation of member institutions' financing staff in a Murabaha product training program organized by the Afghanistan Institute of Banking and Finance (AIBF). MISFA covered the training costs for staff from newly established MFIs. This initiative demonstrates AMA's continued support for local training institutions in expanding capacity-building programs for the microfinance sector.

In addition, AMA organized a one-day seminar for Shariah Board members and Shariah advisors from member institutions. The seminar was led by a professor from the Afghanistan International Islamic University and focused on the role, challenges, and opportunities in Islamic microfinance. The discussions also covered the development and implementation of new Shariah-compliant financial products to support sustainable and ethical financial services.

As part of its advocacy efforts, AMA facilitated a meeting with the Agriculture Development Fund (ADF) to explore funding opportunities for MFIs. ADF encouraged MFIs to engage in agricultural development, particularly in regions needing additional support, and invited proposals aligned with its objectives.

Furthermore, AMA met with representatives from the International Finance Corporation (IFC, World Bank Group) in Kabul. The meeting highlighted AMA's activities, sector challenges, and opportunities. IFC assessed program implementation and identified areas where MFIs require additional support to enhance the delivery of financial services to low-income communities across Afghanistan. Additionally, AMA has recently submitted an article on Islamic Microfinance Development in Afghanistan, the article highlights the key achievements of the microfinance sector in the country which has been accepted and published by Islamic Finance News (IFN), based in Malaysia. The IFN platform is widely viewed by international donors, bankers, and microfinance institutions across the world. This initiative is part of AMA's ongoing lobbying and advocacy efforts on global platforms to attract international banks and investors to support Islamic Microfinance Sector in Afghanistan.

Islamic Microfinance Development

The microfinance sector in Afghanistan was officially regulated by DAB for the first time after more than 20 years of operational experience in the country. Prior to regulation, Microfinance Institutions primarily offered conventional, cash-based financial services with limited implementation of Islamic financing products. However, following the political transition in 2021, the financial landscape shifted significantly. MFIs began transitioning toward Sharia compliant financial solutions, introducing Islamic Financing products such as Murabaha, Musharakah, and Mudarabah to better align with the religious, new regulatory and cultural environment.

In response to the request from commercial banks, DAB has issued No Objection Certificate (NOC) permitting the establishment of microfinance window and the initiation of microfinance activities aimed at improving access to financial services for underserved populations. As a result, the following banks have received NOCs from DAB:

- Afghanistan International Bank (AIB)
- Afghan United Bank (AUB)
- Bank-e-Millie Afghan (BMA)
- Islamic Bank of Afghanistan (IBA)

The Islamic Bank of Afghanistan joined the AMA platform in the third quarter of 2025 and it became an active member, increasing the number of AMA member institutions from nine to ten. AMA is also in ongoing discussions with other commercial banks that have received NOCs from DAB to open microfinance window, with the aim of further expanding its membership and regularity requirement.

As specified in the Microfinance Regulation, AMA is mandated to serve as a liaison between DAB, microfinance institutions, and supporting organizations. In addition, AMA is responsible for collecting, organizing, and reporting data on the microfinance sector. Accordingly, all institutions engaged in providing microfinance services are required to regularly report their activities to AMA.

With increasing regulatory clarity, institutional support, and growing market demand, Islamic finance is emerging as a cornerstone of Afghanistan's economic recovery and inclusive growth strategy. Key priorities include strengthening product diversification, integrating digital solutions, and fostering global partnerships to fully unlock the potential of Islamic banking and microfinance. Equity-based and trade based Shariah-compliant products have gained traction and are increasingly offered by financial institutions, responding to rising client demand. Nonetheless, further diversification remains essential. AMA is actively promoting the development of additional

Shariah-compliant products that address client needs and market potential. Today, Islamic microfinance is delivered by both microfinance institutions and commercial banks, with the sector serving an expanding client base. Cumulatively, the Afghan microfinance program has reached 2,523,208 clients, disbursing AFN 139.7 billion (approximately USD 2.09 billion). Of this, 107,221 clients have received Shariah-compliant financing, totaling AFN 10.2 billion (around USD 152.2 million). According to the surveys by international organizations, every financing creates 1.5 jobs in Afghan market. These figures underscore the sector's growing outreach, the rising adoption of Islamic finance products, and its critical role in promoting financial inclusion and supporting low-income communities.

Another key reform under consideration is the transfer of the Afghanistan Payment System (APS), the national electronic payment switch, to private sector management. Previously managed by DAB, APS is central to modernizing Afghanistan's financial infrastructure. DAB has drafted a restructuring strategy that defines ownership shares among commercial banks, MFIs, Electronic Money Institutions (EMIs), and other stakeholders. Consultations are ongoing to ensure the framework is inclusive, sustainable, and responsive to the broader financial ecosystem. MFIs will be included in the system's governance and ownership structure.

Geographic Expansion

During this quarter, AMA member institutions expanded their outreach by introducing microfinance services in the provinces of Paktia, Logar, Panjshir, Laghman, and Kunar. With these additions, the total number of provinces now served by the microfinance sector has reached 21 out of 34. This expansion reflects the institutions' strong commitment to broadening their geographic presence and extending financial services to underserved communities. Further expansion is planned in the coming quarters, which aligns with AMA's strategic objective of promoting inclusive and accessible financial services across Afghanistan, particularly in areas with limited or no access to formal financial system. By continuously increasing their footprint, AMA member institutions aim to empower local populations, stimulate economic activity, and contribute to poverty reduction in rural and semi-urban areas.

Over the next three years, AMA's strategic priority is to integrate microfinance institutions with electronic money institutions, creating a robust digital ecosystem that will expand financial outreach across the country. This initiative aims to enhance operational efficiency, reduce transaction costs, and improve accessibility for both clients and institutions.

This report presents the number of active clients and the Islamic Financing Portfolio in accordance with the Microfinance Regulation. As per the regulation, financing amounts ranging from AFN 5,000 to AFN 1,500,000 are classified as Islamic microfinance financing. The report does not include the outstanding amounts of conventional loans disbursed before the implementation of Sharia-based modules, nor does it cover Small and Medium Enterprise (SME) and Corporate financing. Additionally, this report covers data from all member institutions except Aurum Microfinance Institution, which has not yet started its financing operations, and the Islamic Bank of Afghanistan, which has recently received its NOC from DAB.

Quarterly comparison

Microfinance Institutions	Quarter		Change	
Items	Q 2, 2025	Q 3, 2025	Unit	%
Number of Clients	31,215	35,847	4,632	13%
Gross Islamic Financing Portfolio	1,711,735,480	2,279,541,344	567,805,864	25%
PAR>30 days	3,077,715	3,304,636	226,921	7%
Average Loan Size	54,837	63,591	8,754	14%
Number of Conventional Loan Clients	-	-	-	0%
Gross Conventional Loan Portfolio	-	-	-	0%
Gross Islamic Financing Portfolio per Financing Officer	4,322,564	5,157,333	834,769	16%
Number of Clients per Financing Officer	79	81	2	3%
Number of Clients per MF Staff	33	36	3	8%
Operationally Self-Sustainable Institution	2	2	-	0%

Banks	Quarter		Change	
Items	Q 2, 2025	Q 3, 2025	Unit	%
Number of Clients	17,050	18,533	1,483	8%
Number of Savers	75,965	78,208	2,243	3%
Amount of Saving	11,581,709,573	10,871,648,402	(710,061,172)	-7%
Gross Islamic Financing Portfolio	1,567,800,671	1,710,757,525	142,956,853	8%
PAR>30 days	83,280	83,280	-	0%
Average Loan Size	91,953	92,309	356	0%
Number of Conventional Loan Clients	1	1	-	0%
Gross Conventional Loan Portfolio	67,127	62,057	(5,070)	-8%
Gross Islamic Financing Portfolio per Financing Officer	5,659,930	6,312,758	652,828	10%
Number of Clients per Financing Officer	62	68	7	10%
Number of Clients per Bank Staff	18	20	2	11%
Operationally Self-Sustainable Institution	1	1	-	0%

Islamic Financing Portfolio Growth and Quality

The number of clients and the Islamic outstanding portfolio increased for both MFIs and banks in the third quarter. This growth was driven by the expansion of services to five additional provinces (Paktia, Logar, Panjshir, Laghman, and Kunar), as well as by the broader reach of these institutions within their existing areas of operation. Furthermore, productivity indicators such as the number of clients per Financing Officer and the Islamic portfolio per Financing Officer also showed growth. An increase in these ratios contributes to improved operational efficiency and supports the financial sustainability of microfinance institutions.

AMA member institutions have shown strong performance in maintaining very low level of Portfolio at Risk (PAR) in their Islamic financing portfolio. This careful approach to risk management improves portfolio quality and allows MFIs to broaden their outreach, delivering high-quality financial services to more clients. Currently, the sector wide PAR ratio greater than 30 days is below 1%. Considering that the internationally acceptable level is around 5%, this reflects strong portfolio quality and positive sector performance.

KEY INDICATORS

Quarterly Comparison

	Institution	No. of Province Covered	No. of Branches	No. of MF Staff	No. of Financing Officer	No. of Women Client	No. of Active Clients	% Women Clients
MFIs	OXUS	15	33	548	274	12,836	23,533	55%
	Mutahid	10	15	320	118	5,580	11,255	50%
	Momin Afghan	1	4	57	23	117	380	30%
	Shahy Khazana	1	3	27	10	162	337	48%
	Aurum	-	-	-	-	-	-	0%
	Hassel	8	8	40	11	2	298	1%
	Lamen	3	3	16	6	2	33	6%
	Sub-Total	21	66	1,008	442	18,699	35,836	52%
Banks	FMFB	14	30	915	255	4,968	18,438	27%
	GB	8	8	16	16	27	95	28%
	IBA	-	-	-	-	-	-	0%
	Sub-Total	15	38	931	271	4,995	18,533	27%
	Grand Total	21	104	1,939	713	23,694	54,369	44%

	Institution	Gross Islamic Portfolio	No. of Active Clients	OSS %	PAR>30 Days	No. of Women Clients	% Women Clients
MFIs	OXUS	1,487,698,143	23,533	117%	0.13%	12,836	55%
	Mutahid	410,052,218	11,255	122%	0.34%	5,580	50%
	Momin Afghan	63,745,757	380	17%	0.0%	117	30%
	Shahy Khazana	23,856,958	337	33%	0.0%	162	48%
	Aurum	-	-	0%	-	-	0%
	Hassel	288,393,263	298	0%	0.0%	2	1%
	Lamen	5,795,005	33	0%	0.0%	2	6%
	Sub-Total	2,279,541,344	35,836	2	0.1%	18,699	52%
Banks	FMFB	1,681,168,135	18,438	106%	0.0%	4,968	27%
	GB	29,589,390	95	0.0%	0.0%	27	28%
	IBA	-	-	0.0%	0.0%	-	0%
	Sub-Total	1,710,757,525	18,533	106%	0.0%	4,995	27%
	Grand Total	3,990,298,868	54,369	3	0.08%	23,694	44%

Financing to women clients and their empowerment

Women represent 44% of the total client base, reflecting their substantial engagement in microfinance program. In rural communities, many women actively participate in income generating activities, including handicrafts, tailoring, and carpet weaving, which form an essential part of household livelihood. The availability of Islamic financing, recognized and accepted at the national level, provides these women with culturally and religiously appropriate financial tools, enabling them to expand and strengthen their microenterprises. Beyond supporting business growth, access to finance fosters greater economic empowerment, increases household income, and enhances the overall living standards of their families. By facilitating women's participation in the financial system, microfinance institutions contribute not only to individual and household well-being but also to broader community development and inclusive economic growth.

MICRO FINANCING

Quarterly Comparison

Indicators	Institution		Total	Group	Individual	Male	Female
No. of Active Clients	MFIs	Q 2, 2025	31,167	4,677	26,490	14,798	16,392
		Q 3, 2025	35,836	4,844	30,992	17,137	18,699
	Banks	Q 2, 2025	17,050	-	17,050	12,579	4,471
		Q 3, 2025	18,533	-	18,533	13,538	4,995
Islamic Financing Portfolio	MFIs	Q 2, 2025	1,695,911,392	85,509,032	1,610,402,360	1,195,051,981	512,551,821
		Q 3, 2025	2,279,541,344	99,948,576	2,179,592,768	1,597,449,726	682,091,618
	Banks	Q 2, 2025	1,567,800,671	-	1,567,800,671	1,238,518,061	329,282,610
		Q 3, 2025	1,710,757,524	-	1,710,757,525	1,322,975,057	387,782,468
Portfolio at Risk >30 Days	MFIs	Q 2, 2025	3,077,715	-	-	-	-
		Q 3, 2025	3,304,636	-	-	-	-
	Banks	Q 2, 2025	83,280	-	-	-	-
		Q 3, 2025	83,280	-	-	-	-
Average Financing size	MFIs	Q 2, 2025	54,414	18,283	60,793	80,758	31,268
		Q 3, 2025	63,610	20,633	70,328	93,216	36,477
	Banks	Q 2, 2025	91,953	#DIV/0!	91,953	98,459	73,649
		Q 3, 2025	92,309	#DIV/0!	92,309	97,723	77,634
No. of Financing	MFIs	Q 2, 2025	9,461	1,361	8,100	4,499	4,965
		Q 3, 2025	12,645	1,362	11,283	6,249	6,396
	Banks	Q 2, 2025	4,234	-	4,234	3,049	1,185
		Q 3, 2025	4,261	-	4,261	2,968	1,293
Amount of Financing	MFIs	Q 2, 2025	863,444,081	44,165,000	819,279,081	597,170,536	266,273,545
		Q 3, 2025	1,339,200,267	55,036,630	1,284,163,637	951,164,949	388,035,318
	Banks	Q 2, 2025	573,898,373	-	573,898,373	436,197,707	137,700,667
		Q 3, 2025	619,231,383	-	619,231,383	459,409,083	159,822,300

Institutions	Quarter	Number of Branches
MFIs	Q 2, 2025	62
	Q 3, 2025	66
Bank	Q 2, 2025	38
	Q 3, 2025	38
Total Q3 – 2025		104

Top 10 Provinces by Number of Active Clients

Province	Q3-2025	Growth
Kabul	18,801	10%
Balkh	8,173	8%
Jowzjan	3,754	10%
Badakhshan	3,436	18%
Herat	3,380	53%
Baghlan	3,008	14%
Faryab	2,970	11%
Bamyan	2,391	3%
Saripul	1,899	16%
Samangan	1,177	23%

Top 10 Provinces by Gross Islamic Portfolio (AFN)

Province	Q3-2025	Growth
Kabul	1,108,834,605	17%
Balkh	577,236,377	16%
Bamyan	407,389,011	22%
Herat	326,078,297	65%
Badakhshan	294,373,991	18%
Baghlan	221,586,198	7%
Jowzjan	220,679,900	18%
Faryab	179,349,470	30%
Takhar	125,187,062	15%
Kunduz	125,044,334	13%

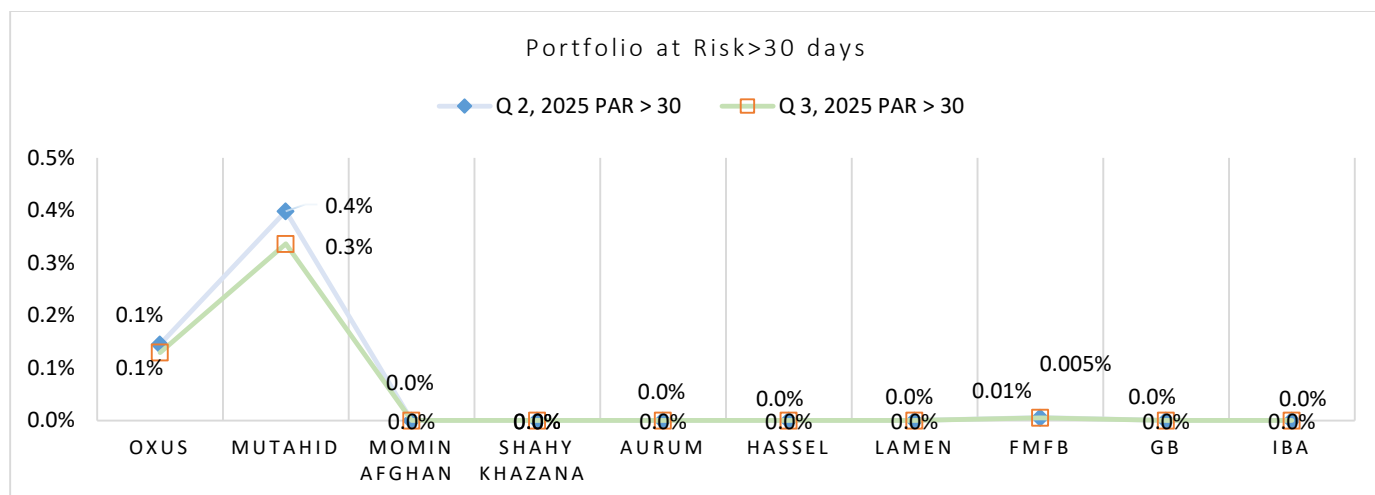
Most MFIs are still in the process of achieving full operational self-sufficiency, and therefore, establishing new branch offices can create substantial financial strain. Recognizing this challenge, AMA is actively supporting its member institutions to sustainably expand their outreach to the eastern, western, southern, and central highland regions of the country. To facilitate this expansion, AMA promotes following strategic approaches:

1. **Integration with Electronic Money Institutions:** Partnering with EMIs can improve operational efficiency, reduce transaction costs, and make financial services more accessible for both clients and institutions.
2. **Sub-branch operations:** MFIs can establish smaller branch offices in provinces where they do not currently offer services, allowing them to reach new clients without incurring the full cost of a full branch.
3. **Coverage from a Neighboring Province:** In some cases, MFIs can serve clients in a new province by managing operations from an existing branch in a nearby province. This approach allows institutions to expand their outreach without the immediate cost of establishing a full branch office, while still maintaining effective service delivery.

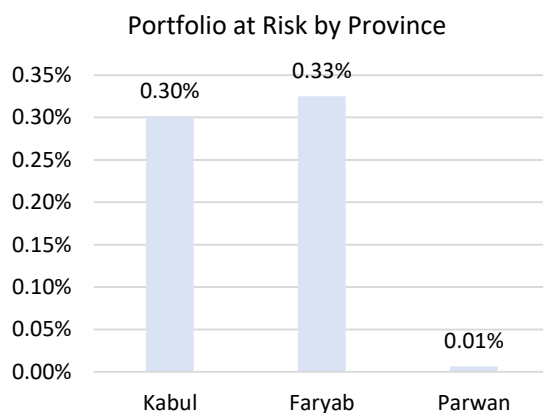
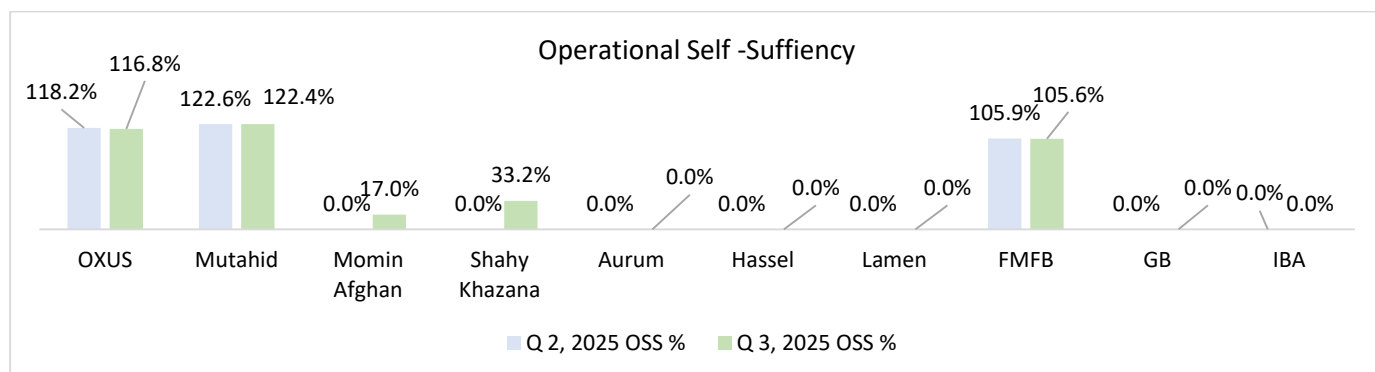
However, raising awareness of Islamic microfinance at the national level is essential for the success of all other initiatives. Many people still believe that microfinance institutions provide only conventional loans, which involve interest (Riba) and are therefore not acceptable under Islamic principles. To address this misunderstanding, Da Afghanistan Bank initiated awareness programs in Balkh and Kunduz provinces this year. These programs helped institutions introduce their Shariah-compliant products and allowed community members, including government officials, to better understand the services offered by microfinance providers.

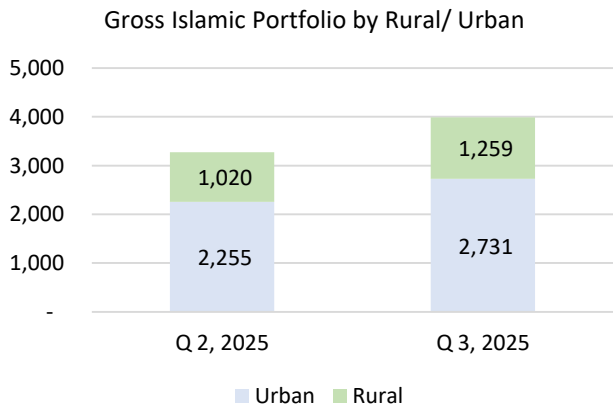
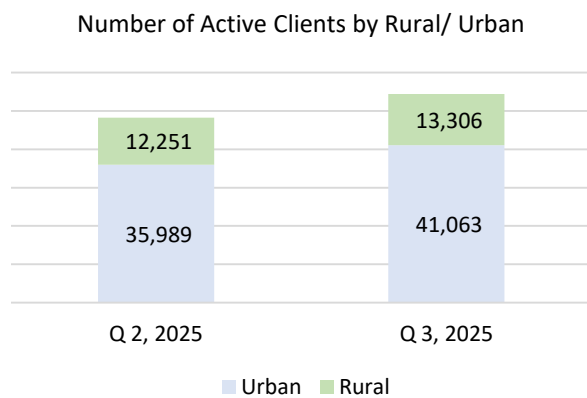
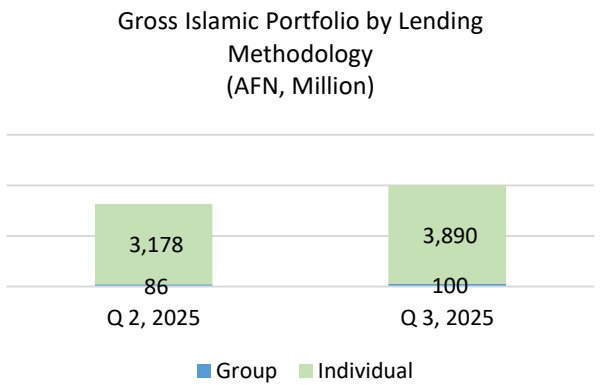
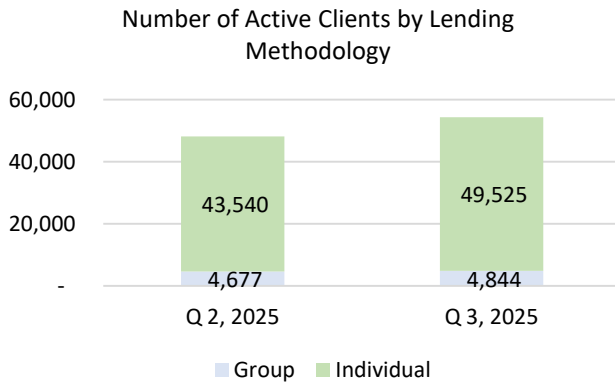
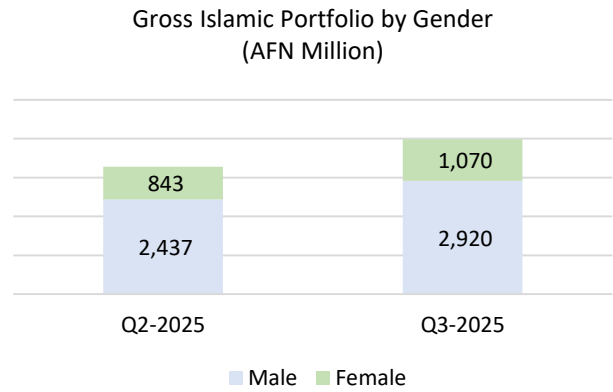
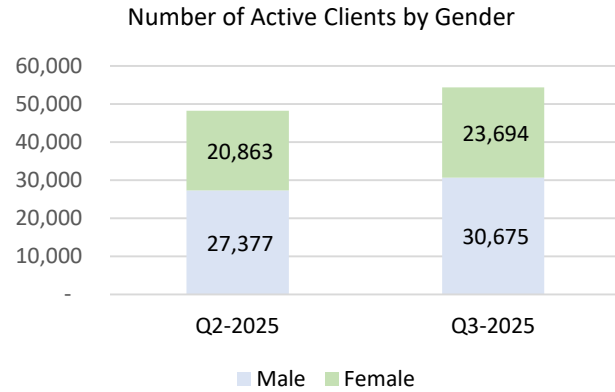
Looking ahead, AMA's priority is to continue promoting Islamic microfinance across the country. In coordination with DAB and donors, AMA plans to organize awareness sessions, community gatherings, and outreach programs to increase public understanding and trust in Islamic microfinance services.

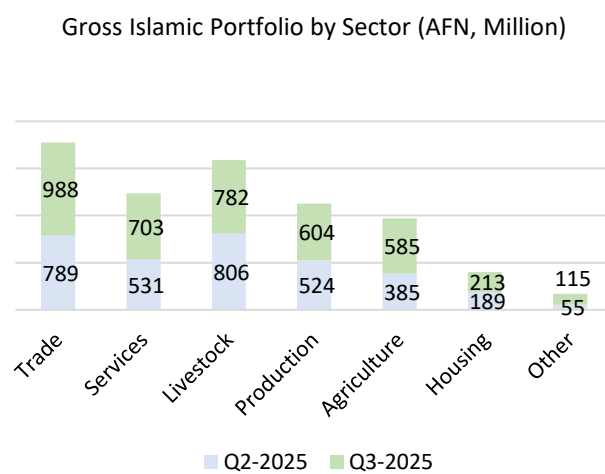
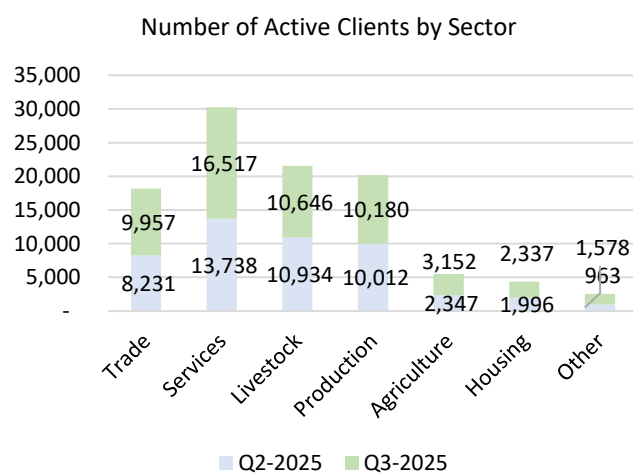
By facilitating these strategies, AMA helps member institutions expand outreach, serve more clients, and maintain financial sustainability.



FMFB, OXUS, and Mutahid, as the largest institutions in terms of both client outreach and portfolio volume, have continued to demonstrate strong portfolio performance following the transition to Islamic financing. These three institutions are currently operating at full operational self-sufficiency. Additionally, the portfolios of Momin Afghan, Hassel, Shahy Khazana, and Lamén have also maintained high quality since the start of their operations this year. Meanwhile, Aurum Microfinance Institution and the Islamic Bank of Afghanistan have not yet commenced their operations.

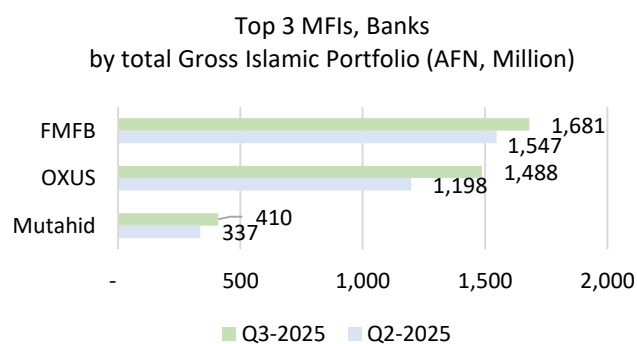
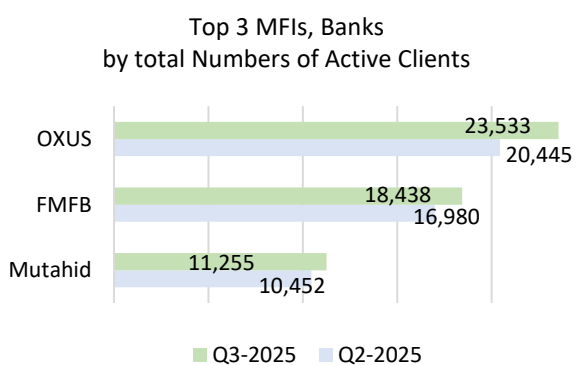




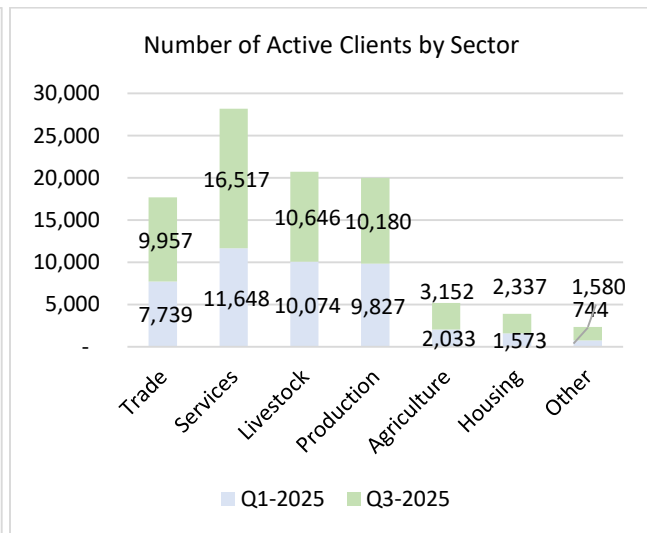
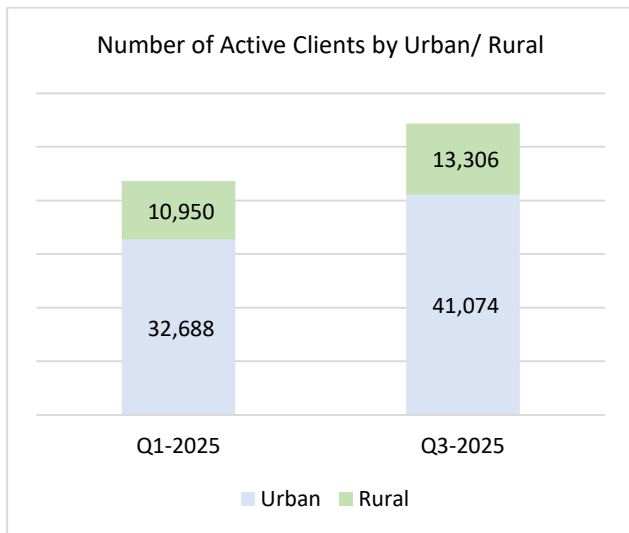
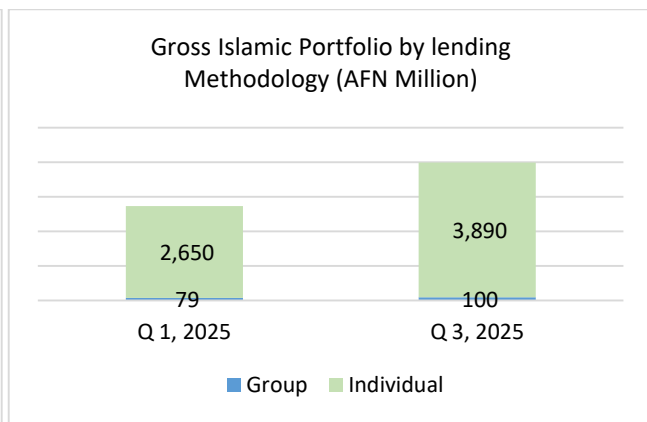
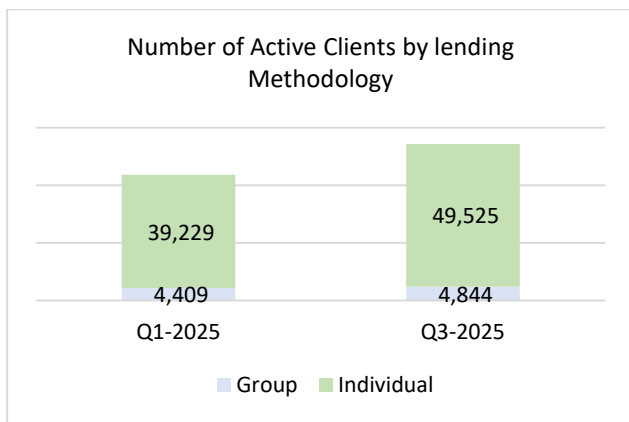
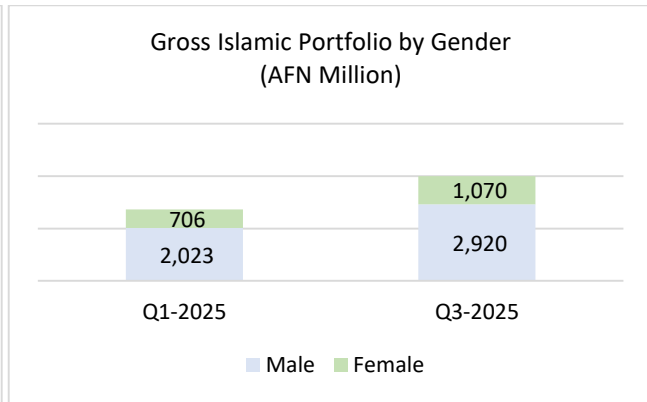
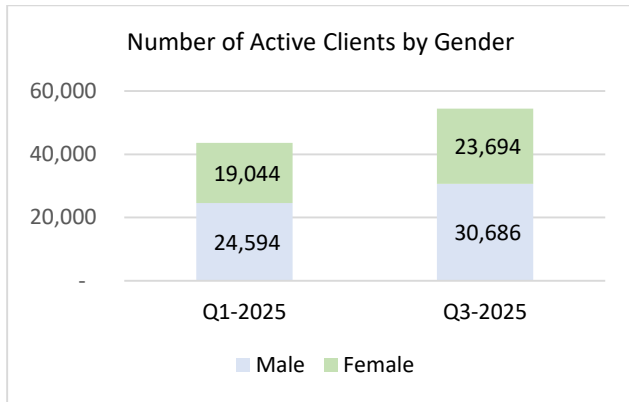


MFIs deliver financial services across a range of sectors to strengthen economic resilience and support sustainable livelihood. They are increasingly diversifying their Islamic financing offerings to respond to rising client demand nationwide. Based on the Microfinance Regulation, MFIs are permitted to provide Islamic financing of up to AFN 1.5 million per client, with large-size financing capped at 10% of the institution's total outstanding portfolio. Nevertheless, demand for higher financing is growing, particularly as clients successfully complete their initial financing cycle and seek additional funding to expand their businesses. This trend highlights the increasing need for higher financing limits.

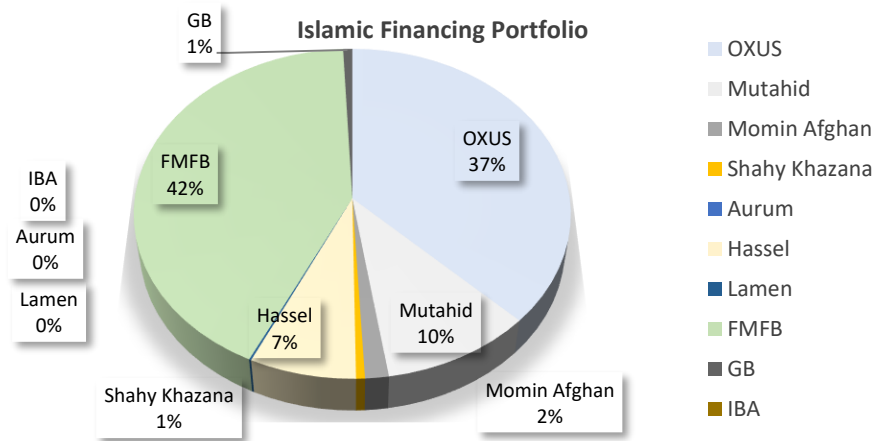
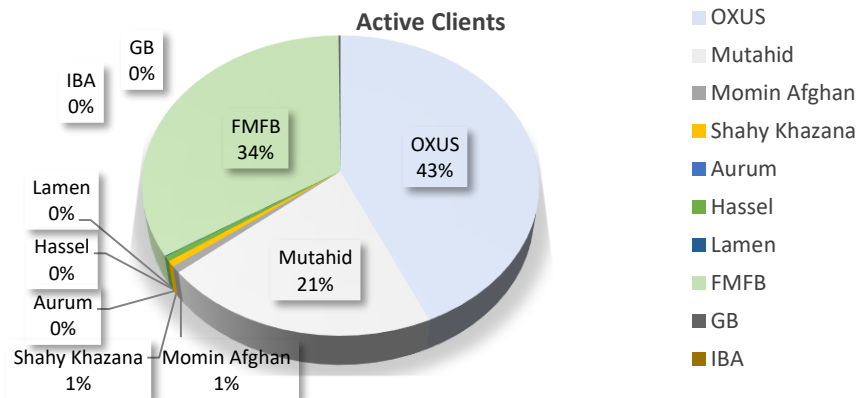
The need for a Small and Medium Enterprise (SME) regulation is significant, as it will allow MFIs to increase financing limits and better facilitate the growth and development of client businesses.



Year to date comparison

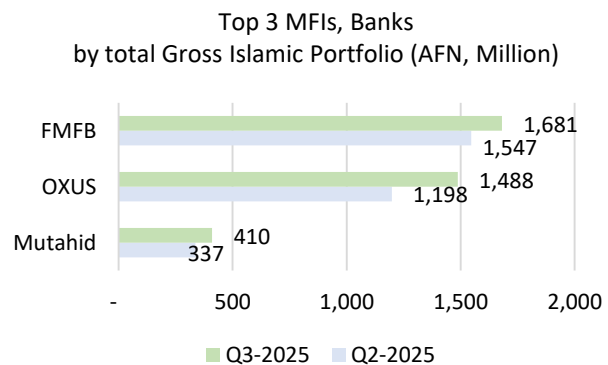
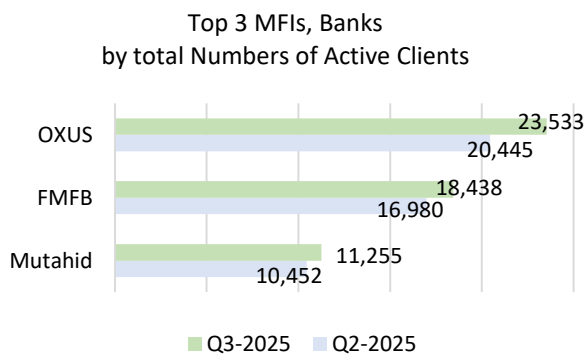


MARKET SHARES

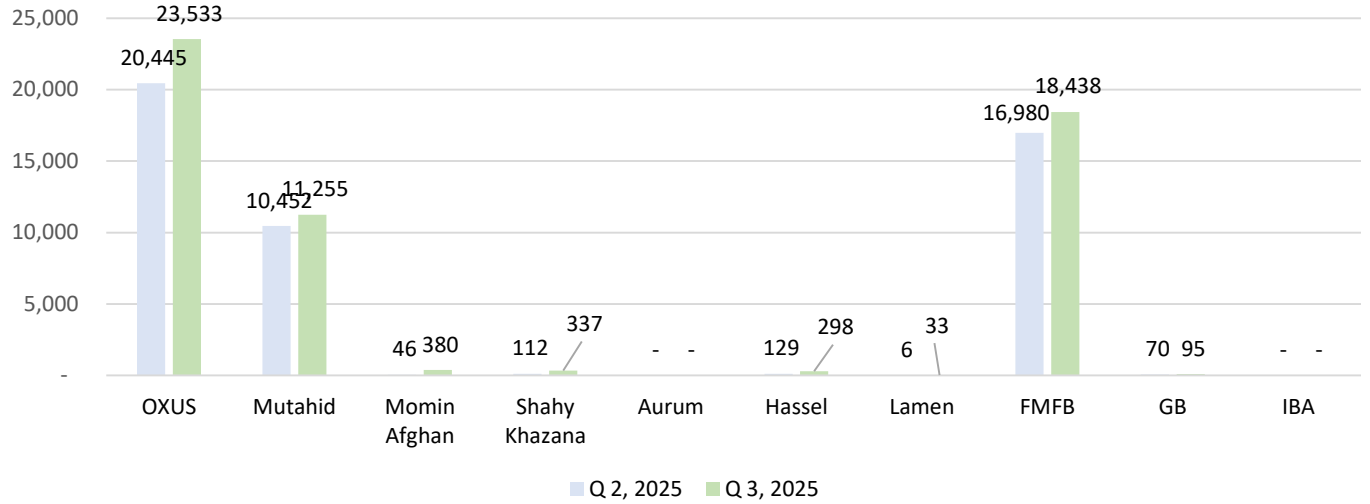


FMFB, OXUS, and Mutahid have been operating in the country since 2003, 2005, and 2011 respectively. Over the years, these institutions have established a strong presence in the microfinance sector and currently hold a significant share of the market.

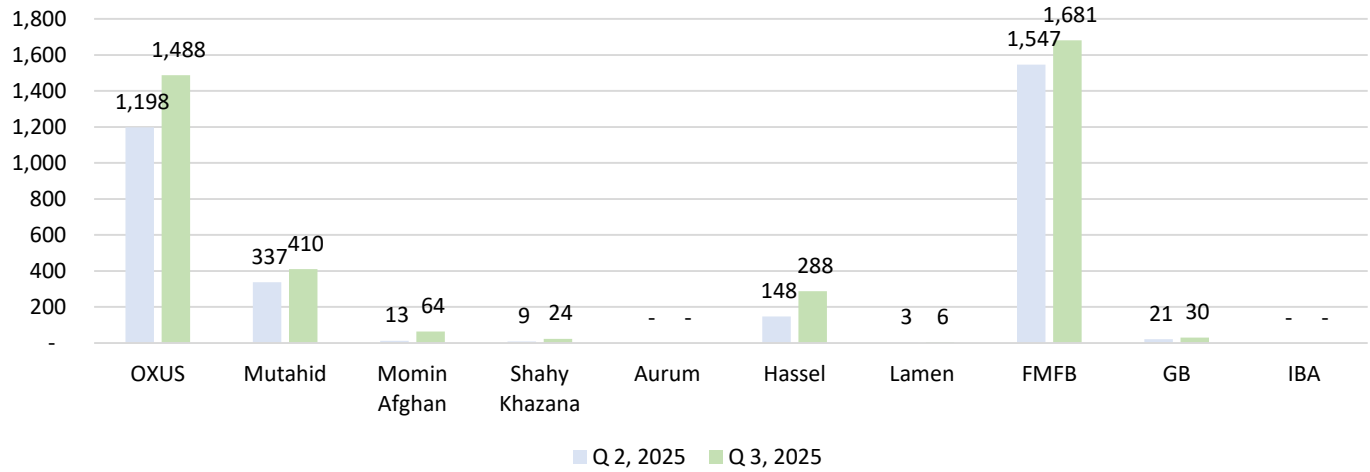
Top 3 Fast Growing Institutions



Number of Active Clients MFIs, Banks



Gross Islamic Portfolio MFIs, Banks (AFN, Million)



MICROFINANCE OUTREACH

Province	Number of Branches	Islamic Financing Portfolio		PAR >30 Days
	No	No	Amount	Amount
Badakhshan	9	3,436	294,373,991	-
City District - Badakhshan	2	1,362	117,521,604	-
Baharak - Badakhshan	2	521	44,864,070	-
Other Districts	5	1,553	131,988,317	-
Baghlan	5	3,008	221,586,198	-
City District - Baghlan	4	2,211	158,723,833	-
Other Districts	1	797	62,862,366	-
Balkh	8	8,173	577,236,392	7,144
City Districts - Balkh	6	5,608	445,902,072	7,144
Balkh District	1	1242	62,662,777	-
Nahrishahi	1	1,323	68,671,543	-
Bamyan	5	2,391	407,389,011	-
City District Bamyan	3	1,731	343,174,523	-
Yakawlang	1	494	50,660,304	-
Panjab	1	153	11,597,295	-
Other Districts	-	13	1,956,889	-
Faryab	3	2,970	179,349,470	-
City District - Faryab	2	1,619	126,270,284	-
Andkhoy	1	1,351	53,079,186	-
Ghazni	1	394	40,547,088	-
City District - Ghazni	1	394	40,547,088	-
Other Districts	-	-	-	-
Herat	5	3,380	326,078,297	-
City District - Herat	5	3,325	323,549,360	-
Other Districts	-	55	2,528,937	-
Jowzjan	5	3,754	220,679,900	-
City District - Jowzjan	3	3,204	187,950,251	-
Other Districts	2	550	32,729,649	-
Kabul	36	18,790	1,108,834,605	3,343,053
City District - Kabul	36	18,489	1,098,612,160	3,343,053
Other Districts	-	301	10,222,445	-
Kunduz	4	1,350	125,044,334	-
City District - Kunduz	4	1,336	118,158,076	-
Other Districts	-	14	6,886,258	-
Nangarhar	5	501	55,532,219	-
City District Nangarhar	5	492	49,713,232	-
Other Districts	-	9	5,818,987	-
Parwan	3	1,574	74,762,881	4,769
City District - Parwan	3	1,529	72,971,316	4,769
Other Districts	-	45	1,791,565	-
Samangan	3	1,177	88,143,446	-
City District - Samangan	3	1,135	85,044,316	-

Other Districts	-	42	3,099,130	-
Saripul	3	1,899	107,936,438	-
City District - Saripul	3	1,890	107,409,650	-
Other Districts	-	9	526,788	-
Takhar	4	1,495	125,187,062	32,950
City District - Takhar	4	1,424	122,544,936	32,950
Other Districts	-	71	2,642,126	-
Kandahar	2	25	20,642,121	-
City District - Kandahar	2	24	19,271,621	-
Other Districts	-	1	1,370,500	-
Paktia	1	16	11,133,000	-
City District - Paktia	1	16	11,133,000	-
Other Districts	-	-	-	-
Panjshir	1	14	2,453,122	-
City District - Panjshir	1	14	2,453,122	-
Other Districts	-	-	-	-
Logar	-	2	1,140,000	-
City District - Logar	-	2	1,140,000	-
Other Districts	-	-	-	-
Kunar	1	19	1,749,309	-
City District - Kunar	1	19	1,749,309	-
Other Districts	-	-	-	-
Laghman	-	1	500,000	-
City District - Laghman	-	1	500,000	-
Other Districts	-	-	-	-
Grand Total	104	54,369	3,990,298,868	3,387,916

MEMBERS PROFILE



The First MicroFinanceBank
اولین بانک قرضه های کوچک

Gold Level Client Protection Certification

FMFB-A has been awarded the Gold Level Client Protection Certification by Inclusion [Social Ratings], recognizing the Bank's strong alignment with Islamic banking principles. This achievement highlights FMFB-A's dedication to fairness, transparency, and ethical financial practices in serving its clients responsibly.



About FMFB-A Online Banking

FMFB-A's Corporate Online Banking offers secure and convenient financial management anytime, anywhere. Through this service, you can do the following:

- Transfer Money.
- Check Balances.
- Receive Notifications.
- Manage Payees & Billers.
- View Recent Transactions.
- Bulk Payments (Payroll).
- Request/View Statement
- 24/7 Access to your Accounts.
- Request Cheque Book & Status Inquiry.
- Facilitate Local, International and Inter-Bank Payments.



You need fast, secure, and reliable money transfer services. FMFB-A proudly offers remittance services through Western Union, allowing Afghans around the world to support their families and friends back home with trust and convenience.



FMFB-A will soon provide MoneyGram remittance services, offering another reliable and efficient way for the Afghan diaspora to send money to family members and communities across the country safely and easily.

Coming Soon...



You will soon be able to enjoy the following features through FMFB-A's Online banking:

- Top-Up Cards
- Electricity Bill Payments
- Wallet to Bank and Bank to Wallet Transfers

Coming Soon...



+93 (0) 790 010 104

customerservices@fmfb.com.af

Address: FMFB-A Head Office, Lane 8, Kolola Pushta Road, District 4, Kabul- Afghanistan.



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End Note

Microfinance Institutions and Banks that are Members of the Association

Institutions/Reporting	Q2 - 2025	Q3 - 2025
FMFB	Yes	Yes
OXUS	Yes	Yes
Mutahid	Yes	Yes
GB	Yes	Yes
Shahy Khazan	Yes	Yes
Momin Afghan	Yes	Yes
Hassel	Yes	Yes
Aurum	No	No
IBA	No	No
Lamen	Yes	Yes



The First MicroFinanceBank
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Thank you for reviewing this report.

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