POINT OF VIEW - SEPTEMBER 2026

# Afghanistan: From Regulatory Obligation to Board-Ready Evidence.

Practical bank risk governance and assurance under Da Afghanistan Bank

Afghanistan's formal banking framework is led by Da Afghanistan Bank and includes risk-management, fitness, external-audit and related-party requirements. Banks need documented governance, risk decisions, independent assurance, findings and corrective actions suited to current supervisory expectations.

**REGION**
South Asia

**REGULATORY HUB**
AFG

Afghanistan

**Country in Brief**

| | | | |
|---|---|---|---|
| **3** Regulatory authorities profiled | **4** Official regulatory sources mapped | **4** Supervisory priorities operationalised | **3** Connected TransVare platforms |

# 01 Afghanistan Regulatory Landscape

Afghanistan's formal banking framework is led by Da Afghanistan Bank and includes risk-management, fitness, external-audit and related-party requirements. Banks need documented governance, risk decisions, independent assurance, findings and corrective actions suited to current supervisory expectations.

### DAB

Da Afghanistan Bank

**Industries Regulated**

Banking and lending, Public and private organisations, Regulated financial services

### FISD

Financial Supervision Department of Da Afghanistan Bank

**Industries Regulated**

Banking and lending, Regulated financial services

### NCSRC

National Cyber Security Response Center

**Industries Regulated**

Capital markets and listed companies, Government and critical infrastructure

## 02 Supervisory Priorities

The applicable perimeter depends on entity type, licence and sector. These priorities provide a practical starting point for programme design and evidence management.

- 01 **Bank risk governance**
- 02 **Fit and proper oversight**
- 03 **External audit assurance**
- 04 **Related-party controls**

## 03 From Obligation to Board-Ready Evidence

Use one traceable workflow to translate requirements, manage execution and demonstrate oversight.

01

**Catalogue Obligations**

Structure local requirements by entity, licence, authority and accountable owner.

02

**Connect Operational Evidence**

Link obligations to risks, controls, incidents, tests, findings and remediation.

03

**Monitor and Assure**

Track KRIs, control status, audit coverage, incidents and action closure continuously.

04

**Report to Leadership**

Turn current operational evidence into traceable executive and board oversight.

# 04 Afghanistan Regulation and Product Map

Each official requirement below is translated into an operational GRC focus. Only platforms with a defensible workflow or evidence role are shown as a primary or supporting fit.

## Guiding Principles of Risk Management
**DAB**

| | |
|---|---|
| **Applies To** | Banks and financial institutions supervised by DAB |
| **Operational Focus** | Risk governance, policies, risk identification, measurement, limits, control activities, reporting and board oversight. |
| ERMCare® **Primary Fit** | Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. |
| AuditCare® **Supporting Fit** | Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. |
| **Scope Boundary** | Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers. |
| **Official Source** | **Open Official Source** |

## Fit and Proper Regulation
**DAB**

| | |
|---|---|
| **Applies To** | Shareholders, directors and senior officers of banking organisations within scope |
| **Operational Focus** | Suitability assessment, conflicts, accountability, approvals, records and ongoing monitoring of responsible persons. |
| ERMCare® **Supporting Fit** | Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. |
| AuditCare® **Supporting Fit** | Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. |
| **Scope Boundary** | Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers. |
| **Official Source** | **Open Official Source** |

## External Audit Regulation

**DAB**

| | |
|---|---|
| **Applies To** | Banks and their approved external auditors |
| **Operational Focus** | Auditor independence, audit scope, reporting, findings, supervisory access and follow-up of corrective measures. |
| AuditCare® **Primary Fit** | Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. |
| ERMCare® **Supporting Fit** | Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. |
| **Scope Boundary** | Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers. |
| **Official Source** | **Open Official Source** |

## Related Persons Regulation

**DAB**

| | |
|---|---|
| **Applies To** | Banks and persons related to banks within the regulation's scope |
| **Operational Focus** | Conflict governance, exposure limits, approvals, monitoring, reporting and independent control over related transactions. |
| ERMCare® **Supporting Fit** | Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. |
| AuditCare® **Supporting Fit** | Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up. |
| **Scope Boundary** | Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers. |
| **Official Source** | **Open Official Source** |

| **Research Review** | **Primary Fit** | **Supporting Fit** | **Not Shown** |
|---|---|---|---|
| Official-source and product-fit review completed 1 September 2026. | Directly manages a central process or evidence set. | Contributes linked evidence, oversight or follow-up. | Weak or unsubstantiated relationships are omitted. |

# 05 Brochure-Validated Product Capability

The mapping uses capabilities documented in the current TransVare solution briefs. It does not extend the platforms beyond their stated functional scope.

### Risk and Control Intelligence

Enterprise risk ownership, risk and control registers, assessments, appetite and tolerances, KRIs, treatments, approvals, dashboards and board reporting.

Central risk and control register | KRI threshold alerts | Treatment action tracking | AI-assisted drafting and classification

### Independent Assurance

Audit universe, risk-based planning, engagement execution, RCM-linked control testing, evidence, findings, approvals and follow-up.

Risk-based audit planning | ToD and ToE procedures | Working papers and evidence | GIAS 2024 observation drafting

### Incident Response and Closure

Incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective action, closure and lessons learned.

Central incident register | Investigation and root cause | Escalation and notifications | Corrective-action tracking

**Scope Boundary**

The platforms support governance workflows, accountability, evidence and reporting. They do not calculate regulatory capital or liquidity, replace technical cybersecurity monitoring, provide legal interpretation, issue external-audit opinions or automatically file statutory notifications unless an approved integration and process are configured.

# 06 Sources, Scope and Next Step

Official sources used in this report are linked directly from each regulation summary. The mapping is an implementation aid and not legal advice.

| | | |
|---|---|---|
| 01 | **Guiding Principles of Risk Management**<br>DAB | **Official Source** |
| 02 | **Fit and Proper Regulation**<br>DAB | **Official Source** |
| 03 | **External Audit Regulation**<br>DAB | **Official Source** |
| 04 | **Related Persons Regulation**<br>DAB | **Official Source** |



THE NEXT STEP

## Build a Connected GRC Operating Model for Afghanistan.

See how TransVare can support local regulatory readiness while preserving regional visibility and board oversight.

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