

Form Code    Version    Frequency  
        **Monthly**

Date/Period    **13.01.2009**    **31.12.2008**

Bank Name    **KABUL BANK, KABUL**

Bank Code        **12301**

**Balance Sheet (Consolidated)**

**Figures in 000s of Afghani**

	A	B	C	D	Line code
	Total	Afghani	USD	All Other Currency	
<b>I ASSETS</b>					
<b>1 Cash in Vault and Claims on DAB</b>					(1)
a Cash in Vault	2718799	807574	1840801	70424	(1.1)
b Current Accounts with DAB	2200584	2153136	29657	17791	(1.2)
c Other Claims on DAB	1491401	1491401	0		(1.3)
<b>2 Claims on Financial Institutions</b>					(2)
a Demand Deposits with Banks	1293682	69182	998193	226307	(2.1)
b Time Deposits with Banks	45953		45953		(2.2)
c Loans to Banks	0				(2.3)
d Other Receivables from Banks	0				(2.4)
e Loans to OFIs	0				(2.5)
f <b>Total Claims on Financial Institutions</b>	1339635	69182	1044146	226307	(2.6)
g <b>Less: Specific loss reserves</b>	0			0	(2.7)
h <b>Net Claims on Financial Institutions</b>	1339635	69182	1044146	226307	(2.8)
<b>3 Claims under Securities Repurchase Agreements</b>	0				(3)
<b>4 Trading Account Assets</b>	0				(4)
<b>5 Investment Account</b>					(5)
a Held to Maturity Investments					(5.1)
b Available for Sale Investments	0				(5.2)
<b>6 Loans to NFIs and Other Clients</b>					(6)
a Loans to the Government or its instrumentalities	0				(6.1)
b Commercial Loans					(6.2)
(1) Commercial Real Estate and Construction Loans	3086454	996728	2089726	0	(6.2.1)
(2) Other Commercial Loans	24993096	6000139	18992957		(6.2.2)
c Agricultural Loans	1847	1565	282		(6.3)
d Consumer Loans	597217	113572	483645		(6.4)
e Residential Mortgage Loans to Individuals	274174		274174		(6.5)
f All Other Loans					(6.6)
g <b>Total Loans to NFIs and Other Clients</b>	28952788	7112004	21840784	0	(6.7)
h <b>Less: Loss reserves</b>	579198	71120	508078	0	(6.8)
i <b>Net Loans to NFIs and Other Clients</b>	28373590	7040884	21332706	0	(6.9)
j <b>Memo</b>					(6.10)
Loans purchased included in above					
<b>7 Repossessed Assets</b>					(7)
<b>8 Investments in Unconsolidated Subsidiaries and Associated Companies</b>					(8)
<b>9 Other Assets</b>					(9)
a Hedging Derivatives	0	0	0	0	(9.1)
b Interest Receivable	35574	32666	2240	668	(9.2)
c Other Assets	493751	59782	433713	256	(9.3)
d <b>Total Other Assets</b>	529325	92448	435953	924	(9.4)
e <b>Less: Specific loss reserves</b>					(9.5)
f <b>Net Other Assets</b>	529325	92448	435953	924	(9.6)
<b>10 Intangible Assets</b>	0				(10)
<b>11 Premises and Other Fixed Assets</b>	305374				(11)
<b>12 Total Assets</b>	<b>36958708</b>	<b>11654625</b>	<b>24683263</b>	<b>315446</b>	(12)

	A	B	C	D	
	Total	Afghani	USD	All Other Currency	
<b>II LIABILITIES, MINORITY INTEREST, AND CAPITAL</b>					
<b>13 Deposits of Financial Institutions</b>					(13)
a Demand Deposits of Banks	4811	4098	713		(13.1)
b Time Deposits of Banks	0				(13.2)
c Deposits of OFIs	41699	7885	33787	27	
<b>14 Deposits by NFIs and Other Clients</b>					(14)
a Demand Deposits	13712637	3682017	9587648	442972	(14.1)
b Time Deposits	702069	112258	571938	17873	(14.2)
c Savings Deposits	18094704	3807814	14043811	243079	(14.3)
<b>15 Total Deposits</b>	<b>32555920</b>	<b>7614072</b>	<b>24237897</b>	<b>703951</b>	(15)
<b>16 Borrowings under Securities Repurchase Agreements</b>	0				(16)
<b>17 Short-term Borrowings</b>					(17)
a From DAB	0				(17.1)
b From Banks	0				(17.2)
c Other	0				(17.3)
<b>18 Long-term Borrowings</b>	0				(18)
a Memo: Borrowings from banks included in the above	0				(18.1)
<b>19 Subordinated Debt and Debt/Equity (Hybrid) Instruments</b>					(19)
a Subordinated Debt	0				(19.1)
b Debt/Equity (Hybrid) Instruments	0				(19.2)
<b>20 Other Liabilities</b>					(20)
a Trading Liabilities	0				(20.1)
b Hedging Derivatives	0				(20.2)
c Interest Payable	7707	441	6823	443	(20.3)
d Specific loss reserves for Off-balance Sheet Commitments	0				(20.4)
e Other Liabilities	434514	189614	244900		(20.5)
<b>21 Total Liabilities</b>	<b>32998141</b>	<b>7804127</b>	<b>24489620</b>	<b>704394</b>	(21)
<b>22 Minority Interest in Consolidated Subsidiaries</b>					(22)
<b>23 Equity Capital</b>					(23)
a Common Stock	1233838				(23.1)
b Share Premium on Common Stock	1730795				(23.2)
c Preferred Stock and Related Premium					(23.3)
d Reserves					(23.4)
(1) Retained Profit/Loss, Previous Years	76035				(23.4.1)
(2) Legal Reserve					(23.4.2)
(3) Other Reserves	881842				(23.4.3)
(4) Cumulative FX Translation Adjustment					(23.4.4)
e Other Equity Components					(23.5)
(1) Revaluation - Fixed Assets					(23.5.1)
(2) Revaluation - Available for Sale Investments					(23.5.2)
(3) Revaluation - Cash Flow Hedges					(23.5.3)
f Profit/loss, Current Year	38057				(23.6)
g Total Equity Capital	3960567				(23.7)
<b>24 Total Liabilities, Minority Interest, and Capital</b>	<b>36958708</b>	<b>7804127</b>	<b>24489620</b>	<b>704394</b>	(24)
<b>25 Memo: Credit Substitutes and Other Off-Balance Sheet Commitments</b>	<b>1009034</b>	<b>97338</b>	<b>844965</b>	<b>66731</b>	(25)

Bank Chief Executive Officer ( Khalilullah Fruzi)

Date

13.01.2009

Responsible Person (Mathew P J)