

| | | |
|-----------|---------|-----------|
| Form Code | Version | Frequency |
| | | |

Date/Period **31-Dec-08**

Bank Name **AZIZI BANK**

Bank Code

Balance Sheet (Consolidated)

| | A | B | C | D | Line code |
|--|------------------|----------------|------------------|--------------------|--------------|
| | Total | Afghani | USD | All Other Currency | |
| I ASSETS | | | | | |
| 1 Cash in Vault and Claims on DAB | | | | | (1) |
| a Cash in Vault | 1,562,264 | 685,315 | 778,171 | 98,778 | (1.1) |
| b Current Accounts with DAB | 997,972 | 932,534 | 63,389 | 2,049 | (1.2) |
| c Other Claims on DAB | 892,638 | 892,638 | 0 | 0 | (1.3) |
| 2 Claims on Financial Insitutions | | | | | (2) |
| a Demand Deposits with Banks | 149,569 | 653 | 132,430 | 16,486 | (2.1) |
| b Time Deposits with Banks | 15,633 | 0 | 15,633 | 0 | (2.2) |
| c Loans to Banks | 0 | 0 | 0 | 0 | (2.3) |
| d Other Receivables from Banks | 0 | 0 | 0 | 0 | (2.4) |
| e Loans to OFIs | 0 | 0 | 0 | 0 | (2.5) |
| f Total Claims on Financial Institutions | 165,202 | 653 | 148,063 | 16,486 | (2.6) |
| g Less: loss reserves | | | | | (2.7) |
| h Net Claims on Financial Institutions | 165,202 | 653 | 148,063 | 16,486 | (2.8) |
| 3 Claims under Securities Repurchase Agreements | 0 | 0 | 0 | 0 | (3) |
| 4 Trading Account Assets | 0 | 0 | 0 | 0 | (4) |
| 5 Investment Account | | | | | (5) |
| a Held to Maturity Investments | 0 | 0 | 0 | 0 | (5.1) |
| b Available for Sale Investments | 0 | 0 | 0 | 0 | (5.2) |
| 6 Loans to NFIs and Other Clients | | | | | (6) |
| a Loans to the Government or its instrumentalities | 0 | 0 | 0 | 0 | (6.1) |
| b Commercial Loans | | | | | (6.2) |
| (1) Commercial Real Estate and Construction Loans | 0 | 0 | 0 | 0 | (6.2.1) |
| (2) Other Commercial Loans | 5,701,754 | 358,485 | 5,343,269 | 0 | (6.2.2) |
| c Agricultural Loans | 0 | 0 | 0 | 0 | (6.3) |
| d Consumer Loans | 9,445 | 9,445 | 0 | 0 | (6.4) |
| e Residential Mortgage Loans to Individuals | 0 | 0 | 0 | 0 | (6.5) |
| f All Other Loans | 0 | 0 | 0 | 0 | (6.6) |
| g Total Loans to NFIs and Other Clients | 5,711,199 | 367,930 | 5,343,269 | 0 | (6.7) |
| h Less: Loss reserves | 123,369 | 4,047 | 119,322 | 0 | (6.8) |
| i Net Loans to NFIs and Other Clients | 5,587,830 | 363,883 | 5,223,947 | 0 | (6.9) |
| j Memo Loans purchased included in above | | | | | (6.10) |
| 7 Repossessed Assets | 0 | | | | (7) |
| 8 Investments in Unconsolidated Subsidiaries and Associated Companies | 0 | | | | (8) |

| | | | | | |
|---|-------------------|------------------|------------------|-------------------------------|--------|
| 9 Other Assets | | | | | |
| a Hedging Derivatives | 0 | 0 | 0 | 0 | (9) |
| b Interest Receivable | 0 | 0 | 0 | 0 | (9.1) |
| c Other Assets | 226,173 | 49,753 | 49,429 | 126,991 | (9.2) |
| d Total Other Assets | 226,173 | 49,753 | 49,429 | 126,991 | (9.3) |
| e Less: loss reserves | 0 | | | | (9.4) |
| f Net Other Assets | 226,173 | 49,753 | 49,429 | 126,991 | (9.5) |
| | | | | | (9.6) |
| 10 Intangible Assets | 68,640 | 68,640 | 0 | 0 | (10) |
| | | | | | |
| 11 Premises and Other Fixed Assets | 991,882 | | | | (11) |
| | | | | | |
| 12 Total Assets | 10,492,601 | 2,993,417 | 6,263,000 | 244,303 | (12) |
| | A | B | C | D | |
| II LIABILITIES, MINORITY INTEREST, AND CAPITAL | Total | Afghani | USD | All Other Currency | |
| 13 Deposits of Financial Institutions | | | | | (13) |
| a Demand Deposits of Banks | 0 | 0 | 0 | 0 | (13.1) |
| b Time Deposits of Banks | 333,264 | 0 | 333,264 | 0 | (13.2) |
| c Deposits of OFIs | 0 | 0 | 0 | 0 | (13.3) |
| | | | | | |
| 14 Deposits by NFIs and Other Clients | | | | | (14) |
| a Demand Deposits | 5,342,731 | 2,019,050 | 3,287,562 | 36,120 | (14.1) |
| b Time Deposits | 691,678 | 159,880 | 459,167 | 72,632 | (14.2) |
| c Savings Deposits | 2,608,931 | 631,242 | 1,832,437 | 145,252 | (14.3) |
| | | | | | |
| 15 Total Deposits | 8,976,604 | 2,810,172 | 5,912,429 | 254,003 | (15) |
| | | | | | |
| 16 Borrowings under Securities Repurchase Agreements | 0 | 0 | 0 | 0 | (16) |

| | | | | | |
|--|-------------------|------------------|------------------|----------------|----------|
| 17 Short-term Borrowings | | | | | (17) |
| a From DAB | 0 | 0 | 0 | 0 | (17.1) |
| b From Banks | 0 | 0 | 0 | 0 | (17.2) |
| c Other | 0 | 0 | 0 | 0 | (17.3) |
| 18 Long-term Borrowings | 0 | 0 | 0 | 0 | (18) |
| a Memo: Borrowings from banks included in the above | 0 | 0 | 0 | 0 | (18.1) |
| 19 Subordinated Debt and Debt/Equity (Hybrid) Instruments | | | | | (19) |
| a Subordinated Debt | 0 | 0 | 0 | 0 | (19.1) |
| b Debt/Equity (Hybrid) Instruments | 0 | 0 | 0 | 0 | (19.2) |
| 20 Other Liabilities | | | | | (20) |
| a Trading Liabilities | 0 | 0 | 0 | 0 | (20.1) |
| b Hedging Derivatives | 0 | 0 | 0 | 0 | (20.2) |
| c Interest Payable | 25,865 | 11 | 25,575 | 279 | (20.3) |
| d Specific loss reserves for Off-balance Sheet Commitments | 0 | 0 | 0 | 0 | (20.4) |
| e Other Liabilities | 293,838 | 65,833 | 227,950 | 56 | (20.5) |
| 21 Total Liabilities | 9,296,308 | 2,876,016 | 6,165,954 | 254,338 | (21) |
| 22 Minority Interest in Consolidated Subsidiaries | 0 | | | | (22) |
| 23 Equity Capital | | | | | (23) |
| a Common Stock | 1,378,554 | | | | (23.1) |
| b Share Premium on Common Stock | 0 | | | | (23.2) |
| c Preferred Stock and Related Premium | 0 | | | | (23.3) |
| d Reserves | | | | | (23.4) |
| (1) Retained Profit/Loss, Previous Years | -217,062 | | | | (23.4.1) |
| (2) Legal Reserve | 0 | | | | (23.4.2) |
| (3) Other Reserves | 0 | | | | (23.4.3) |
| (4) Cumulative FX Translation Adjustment | 0 | | | | (23.4.4) |
| e Other Equity Components | | | | | (23.5) |
| (1) Revaluation - Fixed Assets | 0 | | | | (23.5.1) |
| (2) Revaluation - Available for Sale Investments | 0 | | | | (23.5.2) |
| (3) Revaluation - Cash Flow Hedges | 0 | | | | (23.5.3) |
| f Profit/loss, Current Year | 34,801 | | | | (23.6) |
| g Total Equity Capital | 1,196,293 | | | | (23.7) |
| 24 Total Liabilities, Minority Interest, and Capital | 10,492,601 | 2,876,016 | 6,165,954 | 254,338 | (24) |
| 25 Memo: Credit Substitutes and Other Off-Balance Sheet Commitments | 998,217 | 650,894 | 332,646 | 14,678 | (25) |

The Bank CEO

Date

Responsible Person (name and phone)

Signature

Deepak Shrivistava

0799-129999

14-Jan-09

M. Salem Omaid

0700-973400