

Form Code	Version	Frequency
		Monthly
Date/Period	Dec-08	
Bank Code	21401	

Reporting Branch | BANK ALFALAH LIMITED-AFGHANISTAN

Balance Sheet (Consolidated)-

	Total	Related Depository Institutions	Unrelated Parties and Related Non-depository Institutions				
			C	D	E	F	
			Total	Afghani	USD	All Other Currency	
1 ASSETS							
1 Cash in Vault and Claims on DAB						(1)	
a Cash in Vault	324,604		324,604	82,405	201,489	40,710	(1.1)
b Current Account with DAB	970,938		970,938	607,654	362,711	573	(1.2)
c Other Claims on DAB	403,235		403,235	403,235	-	-	(1.3)
	-		-	-	-	-	
2 Claims on Financial Institutions							(2)
a Demand Deposits with Banks	1,868,480	-	1,868,480	-	1,741,871	126,609	(2.1)
b Time Deposits with Banks	5,962,458	1,041,800	4,920,658	-	3,400,901	1,519,757	(2.2)
c Loans to Banks	-	-	-	-	-	-	(2.3)
d Other Receivables from Banks	-	-	-	-	-	-	(2.4)
e Loans to OFIs	-	-	-	-	-	-	(2.5)
f Total Claims on Financial Institutions	7,830,938	1,041,800	6,789,138	-	5,142,772	1,646,366	(2.6)
g Less: loss reserves	-	-	-	-	-	-	(2.7)
h Net Claims on Financial Institutions	7,830,938	1,041,800	6,789,138	-	5,142,772	1,646,366	(2.8)
	-		-	-	-	-	
3 Claims under Securities Repurchase Agreements							(3)
	-		-	-	-	-	
4 Trading Account							(4)
	-		-	-	-	-	
5 Investment Account							(5)
a Held to Maturity Investments	-		-	-	-	-	(5.1)
b Available for Sale Investments	-		-	-	-	-	(5.2)
	-		-	-	-	-	
6 Loans to Unrelated NFIs, Related Non-depository Institutions and Other Clients							(6)
a Loans to Government and instrumentalities	-		-	-	-	-	(6.1)
b Commercial Loans							(6.2)
(1) Commercial Real Estate and Construction Loans	330,202		330,202	-	330,202	-	(6.2.1)
(2) Other Commercial Loans	385,543		385,543	208	385,335	-	(6.2.2)
c Agricultural Loans	-		-	-	-	-	(6.3)
d Consumer Loans	7,490		7,490	-	7,490	-	(6.4)
e Residential Mortgage Loans to Individuals	-		-	-	-	-	(6.5)
f All Other Loans	10,808		10,808	370	10,438	-	(6.6)
g Total Loans to Unrelated NFIs, Related Non-depository Institutions and Other Clients	734,043		734,043	578	733,465	-	(6.7)
h Less: Loss reserves	3,653		3,653	-	3,653	-	(6.8)
i Net Loans to Unrelated NFIs, Related Non-depository Institutions and Other Clients	730,390		730,390	578	729,812	-	(6.9)
	-		-	-	-	-	
j Memo: Loans purchased included in the above							(6.10)
related depository institutions							
unrelated parties and related non-depository institutions							
7 Repossessed Assets							(7)
	-		-	-	-	-	
8 Other Assets							(8)
a Hedging Derivatives	-		-	-	-	-	(8.1)
b Interest Receivable	19,613	6,170	13,443	6	12,351	1,086	(8.2)
c Other Assets	20,381		20,381	14,844	5,537	-	(8.3)
d Total Other Assets	33,824		33,824	14,850	17,888	1,086	(8.4)
e Less: loss reserves	-		-	-	-	-	(8.5)
f Net Other Assets	33,824		33,824	14,850	17,888	1,086	(8.6)
8.5 Total Financial Claims on Related Depository Institutions	1,047,970	1,047,970					
9 Intangible Assets							(9)
	-		-	-	-	-	
10 Premises and Other Fixed Assets	65,070		65,070				(10)
11 Total Assets and Claims on Unrelated Parties and Related Non-depository Institutions			9,317,199	1,108,722	6,454,672	1,688,735	(11)
11.5 Statistical Adjustment: Other Claims on Related Depository Institutions							(11.5)
	-		-	-	-	-	
12 Net Due from Related Depository Institutions and Head Office		586,402					(12)
13 Total Assets	9,903,601						(13)

14590
9,500

	Total	Related Depository Institutions	Unrelated Parties and Related Non-depository Institutions					
			A	B	C	D	E	F
			Total	Afghani	USD	All Other Currency		
II LIABILITIES, RESERVES AND FINANCIAL RESULT								
14 Deposits of Financial Institutions							(14)	
a Demand Deposits of Banks	370,011	363,145	6,866	3,735	3,058	73	(14.1)	
b Time Deposits of Banks	0		-	-	-	-	(14.2)	
c Deposits of OFIs	154,717		154,717	95	154,295	327	(14.3)	
15 Deposits by Unrelated NFIs, Related Non-depository Institutions and Other Clients							(15)	
a Demand Deposits	8,409,000		8,409,000	760,459	5,963,659	1,684,882	(15.1)	
b Time Deposits	121,956		121,956	-	121,956	-	(15.2)	
c Savings Deposits	1,123,954		1,123,954	137,714	981,772	4,468	(15.3)	
16 Total Deposits of Unrelated Parties and Related Non-depository Institutions			9,816,493	902,003	7,224,740	1,689,750	(16)	
17 row							(17)	
18 Short-term Borrowings							(18)	
a From DAB			-	-	-	-	(18.1)	
b From Banks	0		-	-	-	-	(18.2)	
c Other Short-Term Borrowing	0		-	-	-	-	(18.3)	
19 Long-term Borrowings							(19)	
a Memo: Borrowings from banks included in the above			-	-	-	-	(19.1)	
20 Other Liabilities							(20)	
a Trading Liabilities			-	-	-	-	(20.1)	
b Hedging Derivatives			-	-	-	-	(20.2)	
c Interest Payable	4,106		4,106	-	4,106	-	(20.3)	
d Specific loss reserves for Off-Balance Sheet Commitments			-	-	-	-	(20.4)	
e Other Liabilities	83,002		83,002	64,271	18,731	-	(20.5)	
20.5 Total Financial Liabilities to Related Depository Institutions	363,145	363,145						
21 Total Liabilities to Unrelated Parties and Related Non-depository Institutions			9,903,601	966,274	7,247,577	1,689,750	(21)	
21.5 Statistical Adjustment: Other Liabilities to Related Depository Institutions		98,423					(21.5)	
22 Net Due to Related Depository Institutions and Head Office		-					(22)	
23 Total Liabilities	9,903,601						(23)	
24 Memo: Credit Substitutes and Other Off-Balance Sheet Commitments	4,574,193		4,574,193	5,680	3,088,308	1,480,205	(24)	

(15,883)

-9

YTD P&L 18,788
Country Office
Kabul Br
Heart Br
IBUK
IBUK Treasury (25)

18,763

CEO

Mr. Raza Shah Kakakhail

Date

14/01/2009

Responsible person (Name and phone)

Agha Shamsheer 0798-174704

Signature

(11,103)