

Form Code Version Frequency

Date/Period 15.01.09 Dec-08

Bank Name BRAC Afghanistan 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	26,289	21,958	4,331	-	(1.1)
b Current Accounts with DAB	11,915	11,642	273		(1.2)
c Other Claims on DAB	433,854	433,854			(1.3)
2 Claims on Financial Institutions					(2)
a Demand Deposits with Banks	63,757	10,348	51,956	1453	(2.1)
b Time Deposits with Banks	-				(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	63,757	10,348	51,956	1,453	(2.6)
g Less: loss reserves	-				(2.7)
h Net Claims on Financial Institutions	63,757	10,348	51,956	1,453	(2.8)
3 Claims under Securities Repurchase Agreements					(3)
4 Trading Account Assets					(4)
5 Investment Account					(5)
a Held to Maturity Investments					(5.1)
b Available for Sale Investments					(5.2)
6 Loans to NFIs and Other Clients					(6)
a Loans to the Government or its instrumentalities					(6.1)
b Commercial Loans					(6.2)
(1) Commercial Real Estate and Construction Loans					(6.2.1)
(2) Other Commercial Loans	304,238	304,106	132		(6.2.2)
c Agricultural Loans					(6.3)
d Consumer Loans					(6.4)
e Residential Mortgage Loans to Individuals					(6.5)
f All Other Loans					(6.6)
g Total Loans to NFIs and Other Clients	304,238	304,106	132		(6.7)
h Less: Loss reserves	69,366	69,333	33		(6.8)
i Net Loans to NFIs and Other Clients	234,872	234,773	99		(6.9)
j Memo					
Loans purchased included in above					(6.10)
7 Repossessed Assets					(7)
8 Investments in Unconsolidated Subsidiaries and Associated Companies					(8)
9 Other Assets					(9)
a Hedging Derivatives					(9.1)
b Interest Receivable	15,427	15,414	13		(9.2)
c Other Assets	11,780	11,780			(9.3)
d Total Other Assets	27,207	27,194	13		(9.4)
e Less: loss reserves					(9.5)
f Net Other Assets	27,207	27,194	13		(9.6)
10 Intangible Assets					(10)
11 Premises and Other Fixed Assets	32,363				(11)
12 Total Assets	830,257	739,769	56,672	1,453	# (12)

	A	B	C	D	
	Total	Afghani	USD	All Other Currency	
II LIABILITIES, MINORITY INTEREST, AND CAPITAL					
13 Deposits of Financial Institutions					(13)
a Demand Deposits of Banks	-				(13.1)
b Time Deposits of Banks	-	-	-		(13.2)
c Deposits of OFIs					(13.3)
14 Deposits by NFIs and Other Clients					(14)
a Demand Deposits	11,763	7,159	4,604		(14.1)
b Time Deposits	422,614	374,675	47,939		(14.2)
c Savings Deposits	21,161	4,363	16,798		(14.3)
15 Total Deposits	455,538	386,197	69,341		(15)
16 Borrowings under Securities Repurchase Agreements					(16)
17 Short-term Borrowings					(17)
a From DAB					(17.1)
b From Banks					(17.2)
c Other					(17.3)
18 Long-term Borrowings	50,000	50,000			(18)
a Memo: Borrowings from banks included in the above					(18.1)
19 Subordinated Debt and Debt/Equity (Hybrid) Instruments					(19)
a Subordinated Debt					(19.1)
b Debt/Equity (Hybrid) Instruments					(19.2)
20 Other Liabilities					(20)
a Trading Liabilities					(20.1)
b Hedging Derivatives					(20.2)
c Interest Payable	12,750	12,739	11		(20.3)
d Specific loss reserves for Off-balance S ^t					(20.4)
e Other Liabilities	6,819	6,736	83		(20.5)
21 Total Liabilities	525,107	455,672	69,435		(21)
22 Minority Interest in Consolidated Subsidiaries					(22)
23 Equity Capital					(23)
a Common Stock	379,085				(23.1)
b Share Premium on Common Stock					(23.2)
c Preferred Stock and Related Premium					(23.3)
d Reserves					(23.4)
(1) Retained Profit/Loss, Previous Years	(35,625)				(23.4.1)
(2) Legal Reserve					(23.4.2)
(3) Other Reserves					(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	(38,310)				(23.6)
g Total Equity Capital	305,150				(23.7)
24 Total Liabilities, Minority Interest, and Capital	830,257	455,672	69,435	-	(24)
25 Memo: Credit Substitutes and Other Off-Balance Sheet Commitments					(25)

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The Bank CEO _____
Date _____
Responsible Person (name and phone) _____
Signature _____