

Form Code    Version    Frequency  
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 Date/Period    **December**    **2008**  
 Bank Code    \_\_\_\_\_    **25202**

Reporting Branch    **HABIB BANK LIMITED**

**Balance Sheet (Branch)**

	Total A	Related Depository Institutions B	Unrelated Parties and Related Non-depository Institutions				
			C	D	E	F	
			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	17978		17978	5258	10608	2112	(1.1)
b Current Account with DAB	47714		47714	17842	29872		(1.2)
c Other Claims on DAB	990756		990756	990756			(1.3)
<b>2 Claims on Financial Institutions</b>							(2)
a Demand Deposits with Banks	55941	46125	9816		9816		(2.1)
b Time Deposits with Banks	1461040	1461040					(2.2)
c Loans to Banks							(2.3)
d Other Receivables from Banks							(2.4)
e Loans to OFIs							(2.5)
f <b>Total Claims on Financial Institutions</b>	1516981	1507165	9816	0	9816		(2.6)
g <b>Less: loss reserves</b>							(2.7)
h <b>Net Claims on Financial Institutions</b>	1516981	1507165	9816	0	9816		(2.8)
<b>3 Claims under Securities Repurchase Agreements</b>							(3)
<b>4 Trading Account</b>							(4)
<b>5 Investment Account</b>							(5)
a Held to Maturity Investments							(5.1)
b Available for Sale Investments							(5.2)
<b>6 Loans to Unrelated NFIs, Related Non-depository Institutions and Other Clients</b>							(6)
a Loans to Government and instrumentalities							(6.1)
b Commercial Loans							(6.2)
(1) Commercial Real Estate and Construction Loans	109578		109578		109578		(6.2.1)
(2) Other Commercial Loans	213907		213907		213907		(6.2.2)
c Agricultural Loans							(6.3)
d Consumer Loans	187		187	187			(6.4)
e Residential Mortgage Loans to Individuals							(6.5)
f All Other Loans							(6.6)
g <b>Total Loans to Unrelated NFIs, Related Non-depository Institutions and Other Clients</b>	323672		323672	187	323485		(6.7)
h <b>Less: Loss reserves</b>	(3288)		(3288)	(3)	(3285)		(6.8)
i <b>Net Loans to Unrelated NFIs, Related Non-depository Institutions and Other Clients</b>	320384		320384	184	320200		(6.9)
j <b>Memo: Loans purchased included in the above related depository institutions</b>							(6.10)
unrelated parties and related non-depository institutions							
<b>7 Repossessed Assets</b>							(7)
<b>8 Other Assets</b>							(8)
a Hedging Derivatives							(8.1)
b Interest Receivable	3086	1777	1309	1174	135		(8.2)
c Other Assets	6226	25	6201		6201		(8.3)
d <b>Total Other Assets</b>	9312	1802					(8.4)
e <b>Less: loss reserves</b>							(8.5)
f <b>Net Other Assets</b>	9312	1802	7510	1174	6336		(8.6)
<b>8.5 Total Financial Claims on Related Depository Institutions</b>		1508967					
<b>9 Intangible Assets</b>							(9)
<b>10 Premises and Other Fixed Assets</b>	7577		7577				(10)
<b>11 Total Assets and Claims on Unrelated Parties and Related Non-depository Institutions</b>			1401735	1015214	376832	2112	(11)
<b>11.5 Statistical Adjustment: Other Claims on Related Depository Institutions</b>		1507165					(11.5)
<b>12 Net Due from Related Depository Institutions and Head Office</b>		1152139					(12)
<b>13 Total Assets</b>	2553874						(13)

	Total	Related Depository Institutions	Unrelated Parties and Related Non-depository Institutions			
	A	B	C	D	E	F
			Total	Afghani	USD	All Other Currency
<b>II LIABILITIES, RESERVES AND FINANCIAL RESULT</b>						
<b>14 Deposits of Financial Institutions</b>						(14)
a Demand Deposits of Banks	330	330				(14.1)
b Time Deposits of Banks	0					(14.2)
c Deposits of OFIs						(14.3)
<b>15 Deposits by Unrelated NFIs, Related Non-depository Institutions and Other Clients</b>						(15)
a Demand Deposits	1678585		1678585	116173	1556134	6278
b Time Deposits	666464		666464	617050	49414	
c Savings Deposits	187698		187698	187698		
<b>16 Total Deposits of Unrelated Parties and Related Non-depository Institutions</b>			2532747	920921	1605548	6278
<b>17 Borrowings under Securities Repurchase Agreements</b>						(17)
<b>18 Short-term Borrowings</b>						(18)
a From DAB						(18.1)
b From Banks						(18.2)
c Other Short-Term Borrowing						(18.3)
<b>19 Long-term Borrowings</b>	264981	264981				(19)
a Memo: Borrowings from banks included in the above	264981	264981				(19.1)
<b>20 Other Liabilities</b>						(20)
a Trading Liabilities						(20.1)
b Hedging Derivatives						(20.2)
c Interest Payable	2918		2918	2918		
d Specific loss reserves for Off-Balance Sheet Commitments						(20.4)
e Other Liabilities	109726	91517	18209	18209		
<b>20.5 Total Financial Liabilities to Related Depository Institutions</b>	2910702	356828				
<b>21 Total Liabilities to Unrelated Parties and Related Non-depository Institutions</b>			2553874	942048	1605548	6278
<b>21.5 Statistical Adjustment: Other Liabilities to Related Depository Institutions</b>		0				
<b>22 Net Due to Related Depository Institutions and Head Office</b>		0				
<b>23 Total Liabilities</b>	2553874					
<b>24 Memo: Credit Substitutes and Other Off-Balance Sheet Commitments</b>	62794		62794	700	62094	

Branch CEO/Manager

SHAMSUL QAYYUM

Date

12/31/2008

Responsible person (Name and phone)

Anis -Ul - Hasnain Kazmi

Signature