

Form Code	Version	Frequency
		Monthly

Date/Period	
31-Dec-2008	M9

Bank Name AFGHANISTAN INTERNATIONAL BANK  
110

Bank Code 11202

**Income Statement (consolidated)**

	A	B	C	D	Line code
	Current Yr. Totals	Afghani	USD	All Other Foreign Currency	
<b>1 INTEREST INCOME</b>					(1)
a Interest Income on Demand Deposits with Banks	2,827	-	576	2,251	(1.1)
b Interest Income on Time Deposits with Banks	519	-	144	375	(1.2)
c Interest Income on Loans to Banks	-	-	-	-	(1.3)
d Interest Income on Other Receivables from Banks	0	-	-	-	(1.4)
e Interest Income on Loans to OFIs	-	-	-	-	(1.5)
f Interest Income on Claims under Securities Repurchase Agreements and other claims on DAB	112,289	112,289	-	-	(1.6)
g Interest Income on Trading Account	-	-	-	-	(1.7)
h Interest Income on Investment Account	-	-	-	-	(1.8)
(1) Afghanistan Government Obligations	-	-	-	-	(1.8.1)
(2) Other Domestic Debt Securities	-	-	-	-	(1.8.2)
(3) Foreign Debt Securities Issued by Foreign Governments and MDBs	-	-	-	-	(1.8.3)
(4) All Other Foreign Debt Securities	-	-	-	-	(1.8.4)
i Interest Income on Loans	-	-	-	-	(1.9)
(1) Loans to Government or its instrumentalities	-	-	-	-	(1.9.1)
(2) Commercial Real Estate and Construction Loans	-	-	-	-	(1.9.2)
(3) Other Commercial Loans	2,480	0	2,480	0	(1.9.3)
(4) Agricultural Loans	78	-	78	-	(1.9.4)
(5) Consumer Loans	-	-	-	-	(1.9.5)
(6) Residential Mortgage Loans to Individuals	-	-	-	-	(1.9.6)
(7) All Other Loans	22,741	903	21,838	0	(1.9.7)
<b>j Total Interest Income</b>	<b>140,934</b>	<b>113,192</b>	<b>25,116</b>	<b>2,626</b>	<b>(1.11)</b>
<b>2 INTEREST EXPENSE</b>					(2)
a Deposits by Banks	-	-	-	-	(2.1)
b Deposits by OFIs	-	-	-	-	(2.2)
c Demand Deposits	-	-	-	-	(2.3)
d Time Deposits	741	679	58	4	(2.4)
e Savings Deposits	58	58	-	-	(2.5)
f Borrowings under Repurchase Agreements	-	-	-	-	(2.6)
g Short-term Borrowings	-	-	-	-	(2.7)
h Long-term Borrowings	1,000	1,000	-	-	(2.8)
i Subordinated Debt	-	-	-	-	(2.9)
j Debt/Equity (Hybrid) Instruments	-	-	-	-	(2.10)
k All Other Liabilities	-	-	-	-	(2.11)
<b>l Total Interest Expense</b>	<b>1,799</b>	<b>1,737</b>	<b>58</b>	<b>4</b>	<b>(2.12)</b>
<b>3 NET INTEREST INCOME</b>	<b>139,135</b>	<b>111,455</b>	<b>25,058</b>	<b>2,622</b>	<b>(3)</b>

	A	
	Current Yr.	
	Totals	
<b>4 CREDIT PROVISIONS</b>		(4)
a Accrued Provisions	59,839	(4.1)
b Reintegrated Provisions	-	(4.2)
c Net Credit Provisions	59,839	(4.3)
<b>5 TRADING ACCOUNT GAINS/LOSSES</b>		(5)
a Gains/Losses on Trading Account Securities	-	(5.1)
b Gains/Losses on Derivatives Held for Trading	-	(5.2)
c Total Trading Account Gains/Losses	-	(5.3)
<b>6 GAINS/LOSSES ON AVAILABLE FOR SALE INVESTMENTS</b>		(6)
a Gains/Losses on Available for Sale Investment	-	(6.1)
b Gains/Losses on Instruments Effectively Hedging AFS Investments	-	(6.2)
<b>7 GAINS/LOSSES HELD TO MATURITY INVESTMENTS</b>	-	(7)
<b>8 OTHER NON-INTEREST INCOME</b>		(8)
a Loan Servicing Income	3,466	(8.1)
b Fee Income on Off-balance Sheet Accounts	3,227	(8.2)
c Service Charges on Deposits	39	(8.3)
d Other Fees and Commissions	15,349	(8.4)
e Gains/Losses on Repossessed Assets	-	(8.5)
f Gains/Losses on Sale of All Other Assets	-	(8.6)
g Dividend Income	-	(8.7)
h All Other Non-interest Income	12,386	(8.8)
<b>9 NON-INTEREST EXPENSE</b>		(9)
a Salary, Social Security, and Pension Expense	11,842	(9.1)
b Net Occupancy Expense	9,280	(9.2)
c External Service Expense Paid to Shareholders and Affiliates	0	(9.3)
d Other External Service Expense	25,531	(9.4)
e All Other Non-interest Expense	24,335	(9.5)
<b>10 INCOME (LOSS) BEFORE FX REVALUATION, EXTRAORDINARY &amp; TAX ITEMS</b>	42,775	(10)
<b>11 FX REVALUATION GAIN/LOSS</b>	9,278	(11)
<b>12 EXTRAORDINARY GAIN/LOSS</b>	-	(12)
<b>13 TAX</b>	11,000	(13)
<b>14 MINORITY INTEREST</b>	-	(14)
<b>15 NET PROFIT/LOSS</b>	41,053	(15)

The Bank CEO

Khalil Sediq

Date

January 13th 2009

Responsible Person (name and phone)

M. Salah-ud-Din Arif (0700-47 49 69)

Signature

\_\_\_\_\_