

Form Code	Version	Frequency

Date/Period **15.01.09** **Dec/08**

Bank Name: **BRAC Afghanistan Bank**

Bank Code

**Income Statement (consolidated)**

	A	B	C	D
	Current Month Totals	Afghani	USD	All Other Foreign Currency
<b>1 INTEREST AND DIVIDEND INCOME</b>				
a Interest Income on Demand Deposits with Banks		-		
b Interest Income on Time Deposits with Banks		-		
c Interest Income on Loans to Banks		-		
d Interest Income on Other Receivables from Banks		-		
e Interest Income on Loans to OFIs		-		
f Interest Income on Claims under Securities Repurchase Agreements and Other Claims on DAB	5,355	5,355		
g Interest Income on Trading Account		-		
h Interest Income on Investment Account		-		
(1) Afghanistan Government Obligations				
(2) Other Domestic Debt Securities				
(3) Foreign Debt Securities Issued by Foreign Governments and MDBs				
(4) All Other Foreign Debt Securities				
i Interest Income on Loans				
(1) Loans to Budget				
(2) Commercial Real Estate and Construction Loans				
(3) Other Commercial Loans	8,583	8,583		
(4) Agricultural Loans				
(5) Consumer Loans				
(6) Residential Mortgage Loans to Individuals				
(7) All Other Loans				
<b>j Total Interest Income</b>	<b>13,938</b>	<b>13,938</b>	-	
<b>2 INTEREST EXPENSE</b>				
a Deposits by Banks		-		
b Deposits by OFIs		-		
c Demand Deposits by NFIs and Other Clients		-		
d Time Deposits by NFIs and Other Clients	2,931	2,883	48	
e Savings Deposits by NFIs and Other Clients	234	214	20	
f Borrowings under Repurchase Agreements				
g Short-term Borrowings				
h Long-term Borrowings	212	212		
i Subordinated Debt				
j Debt/Equity (Hybrid) Instruments				
k All Other Liabilities				
<b>l Total Interest Expense</b>	<b>3,377</b>	<b>3,309</b>	<b>68</b>	
<b>3 NET INTEREST AND DIVIDEND INCOME</b>	<b>10,561</b>	<b>-</b>	<b>10,629</b>	<b>(68)</b>

	A	
	Current Month Totals	
<b>4 CREDIT PROVISIONS</b>		(4)
a Accrued Provisions	7,238	(4.1)
b Reintegrated Provisions		(4.2)
c Net Credit Provisions		(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 Investments		(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	290	(8.1)
b Fee Income on Off-balance Sheet Accounts		(8.2)
c Service Charges on Deposits		(8.3)
d Other Fees and Commissions	562	(8.4)
e Gains/Losses on Assets Held for Resale		(8.5)
f Gains/Losses on Sale of All Other Assets		(8.6)
g All Other Non-interest Income		(8.7)
<b>9 NON-INTEREST EXPENSE</b>		(9)
a Salary, Social Security, and Pension Expense	5,478	(9.1)
b Net Occupancy Expense	1,769	(9.2)
c External Service Expense Paid to Shareholders and Affiliates	-	(9.3)
d Other External Service Expense	63	(9.4)
e All Other Non-interest Expense	1,224	(9.5)
<b>10 INCOME (LOSS) BEFORE FX REVALUATION, EXTRAORDINARY &amp; TAX ITEMS</b>	(4,359)	(10)
<b>11 FX REVALUATION GAIN/LOSS</b>	221	(11)
<b>12 EXTRAORDINARY GAIN/LOSS</b>		(12)
<b>13 TAX</b>		(13)
<b>14 MINORITY INTEREST</b>	-	(14)
<b>15 NET PROFIT/LOSS</b>	(4,138)	(15)

The Bank CEO \_\_\_\_\_

Date \_\_\_\_\_

Responsible Person (name and phone) \_\_\_\_\_

Signature \_\_\_\_\_

Line code
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