

Form Code    Version    Frequency

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Date/Period    **DECEMBER'08**

Reporting Branch

**PUNJAB NATIONAL BANK KABUL**

Bank Code

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**DECEMBER'08****FROM 01.12.2008 TO 31.12.2008****Income Statement (Branch)**

	Current MONTH Totals	Related Parties	Unrelated Parties			
	A	B	C	D	E	F
			Total	Afghani	USD	All Other Currency
<b>1 INTEREST INCOME</b>						
a Interest Income on Demand Deposits with Banks	16	0	16	0	16	
b Interest Income on Time Deposits with Banks	2481	469	2012	0	2012	
c Interest Income on Loans to Banks	1320	601	719	0	719	
d Interest Income on Other Receivables from Banks	0		0			
e Interest Income on Loans to OFIs	0		0			
Interest Income on Claims under Securities Repurchase Agreements and Other Claims on DAB	1794	0	1794	1794	0	
g Interest Income on Trading Account	0		0			
h Interest Income on Investment Account						
(1) Afghanistan Government Obligations	0		0			
(2) Other Domestic Debt Securities	0		0			
(3) Foreign Debt Securities Issued by Foreign Governments and MDBs	0		0			
(4) All Other Foreign Debt Securities	0		0			
i Interest Income on Loans						
(1) Loans to Government or its Instrumentalities	0		0			
(2) Commercial Real Estate and Construction Loans	0		0			
(3) Other Commercial Loans	400		400		400	
(4) Agricultural Loans	0		0			
(5) Consumer Loans	48		48		48	
(6) Residential Mortgage Loans to Individuals	0		0			
(7) All Other Loans	0		0			
<b>j Total Interest Income</b>	<b>6059</b>	<b>1070</b>	<b>4989</b>	<b>1794</b>	<b>3195</b>	<b>0</b>
<b>2 INTEREST EXPENSE</b>						
a Deposits by Banks	0		0			
b Deposits by OFIs	0		0			
c Demand Deposits by NFIs and Other Clients	0		0			
d Time Deposits by NFIs and Other Clients	2334		2334	314	2020	
e Savings Deposits by NFIs and Other Clients	83		83	2	81	
f Borrowings under Repurchase Agreements	0		0			
g Short-term Borrowings	0		0			
h Long-term Borrowings	0		0			
i All Other Liabilities	0		0			
<b>j Total Interest Expense</b>	<b>2417</b>	<b>0</b>	<b>2417</b>	<b>316</b>	<b>2101</b>	<b>0</b>
<b>3 NET INTEREST INCOME</b>	<b>3642</b>	<b>1070</b>	<b>2572</b>	<b>1478</b>	<b>1094</b>	

		Current Yr. Totals	Related Parties	Unrelated Parties	
		A	B	C	
<b>4 CREDIT PROVISIONS</b>					
a	Accrued Provisions	0			
b	Reintegrated Provisions	0			
c	Net Credit Provisions	0			
<b>5 TRADING ACCOUNT GAINS/LOSSES</b>					
a	Gains/Losses on Trading Account Securities	0			
b	Gains/Losses on Derivatives Held for Trading	0			
c	Total Trading Account Gains/Losses	0			
<b>6 GAINS/LOSSES ON AVAILABLE FOR SALE INVESTMENTS</b>					
a	Gains/Losses on Available for Sale Investments	0			
b	Gains/Losses on Instruments Effectively Hedging AFS Investments	0			
<b>7 GAINS/LOSSES HELD TO MATURITY INVESTMENTS</b>					
		0			
<b>8 OTHER NON-INTEREST INCOME</b>					
a	Loan Servicing Income	0			
b	Fee Income on Off-balance Sheet Accounts	68		68	
c	Service Charges on Deposits	88		88	
d	Other Fees and Commissions	931		931	
e	Gains/Losses on Repossessed Assets	0		0	
f	Gains/Losses on Sale of All Other Assets	0		0	
g	All Other Non-interest Income	2174		2174	
<b>9 NON-INTEREST EXPENSE</b>					
a	Salary, Social Security, and Pension Expense	671		671	
b	Net Occupancy Expense	679		679	
c	External Service Expense	177		177	
d	All Other Non-interest Expense	78		78	
<b>10 INCOME (LOSS) BEFORE FX REVALUATION, EXTRAORDINARY &amp; TAX ITEMS</b>		5298	1070	4228	0
<b>11 FX REVALUATION GAIN/LOSS</b>	PROFIT	1349		1349	
<b>12 EXTRAORDINARY GAIN/LOSS</b>		0		0	
<b>13 TAX</b>		2421		2421	
<b>14 NET PROFIT/LOSS</b>	(PROFIT)	4226	1070	3156	0

Dated: 08.01.2009

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Chief Manager

Chief Manager/CEO