REVIEW OF CONDENSED INTERIM
FINANCIAL INFORMATION OF
AFGHANISTAN INTERNATIONAL BANK (AIB)
FOR THE PERIOD FROM JANUARY 1, 2026
TO JUNE 30, 2026

AFGHANISTAN INTERNATIONAL BANK
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
		---------- AFN in '000 ----------	
ASSETS			
Cash and balances with Da Afghanistan Bank	4	13,561,472	11,198,157
Balances with other banks	5	3,372,718	4,680,301
Placements / wakala - net	6	9,452,612	10,219,605
Investments / sukuk - net	7	7,234,112	7,355,729
Islamic financing and related assets - net	8	300,454	269,308
Operating fixed assets	9	2,289,372	2,395,084
Intangible assets		167,137	215,293
Deferred tax assets	10	103,978	120,117
Other assets	11	1,733,531	1,083,807
Total assets		38,215,386	37,537,401
LIABILITIES			
Customers' deposits	12	34,302,154	33,750,713
Deferred income		116	166
Lease liabilities	13	46,375	73,538
Other liabilities	14	647,431	478,003
Total liabilities		34,996,076	34,302,420
EQUITY			
Share capital	15	1,465,071	1,465,071
Capital reserves	16	521,602	521,602
Retained earnings		1,264,263	1,217,801
Revaluation surplus/ (loss) on debt instruments at FVOCI		(31,626)	30,507
Total equity		3,219,310	3,234,981
Total liabilities and equity		38,215,386	37,537,401
Contingencies and commitments	17		

The annexed notes 1 to 25 form an integral part of these financial statements.

For

Chief Executive Officer | **Chief Financial Officer**

AFGHANISTAN INTERNATIONAL BANK
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

		Six months ended		Three months ended	
		June 30, 2026 (Un-audited)	June 30, 2025 (Un-audited)	June 30, 2026 (Un-audited)	June 30, 2025 (Un-audited)
	Note	---------- AFN in '000 ----------		---------- AFN in '000 ----------	
Profit/return earned on Islamic financing, investments and placements - using EPR method	18	403,687	335,210	201,479	168,696
Profit /return on deposits - expensed		(14,831)	(5,875)	(7,448)	(2,585)
Net Profit income		388,856	329,335	194,031	166,111
Fee and commission income	19	295,960	559,503	144,303	248,207
Fee and commission expense		(27,279)	(12,053)	(14,191)	(9,422)
Net fee and commission income		268,681	547,450	130,112	238,785
Income from dealing in foreign currencies		73,017	139,294	31,610	85,830
		730,554	1,016,079	355,753	490,726
Other income		18,814	9,191	11,065	8,966
Credit losses reversal / (expense)		(5,659)	10,021	(5,182)	3,083
Finance cost on lease liability		(1,033)	(537)	(477)	(537)
General and administrative expenses	20	(658,575)	(778,477)	(317,187)	(361,612)
Profit before taxation		84,102	256,276	43,973	140,626
Taxation	21	(37,640)	(52,418)	(13,720)	(6,286)
Profit for the period		46,462	203,859	30,253	134,340
Other comprehensive income					
Items that may be classified to profit or loss subsequently					
Surplus/ (Deficit) on debt instruments at FVOCI		(83,634)	74,415	19,061	-
Related deferred tax		21,501	(14,883)	(10,140)	3,500
Other comprehensive (loss)/income, net of tax		(62,133)	59,532	8,921	(700)
Total comprehensive income for the period		(15,671)	263,391	39,174	133,640
Earnings per share - Basic and diluted (AFN)		1.55	6.80	1.01	4.48

The annexed notes 1 to 25 form an integral part of these financial statements.

Chief Executive Officer

For

Chief Financial Officer

AFGHANISTAN INTERNATIONAL BANK
CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Note	June 30, 2026 (Un-audited)	June 30, 2025 (Un-audited)
		---------- AFN in '000 ----------	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before income tax		84,102	256,277
Adjustments for:			
Depreciation		128,700	140,467
Amortization		48,155	51,722
Finance cost on lease liability		1,033	537
Adjustments for the movement in lease liability		(848)	(241)
Credit losses (reversal) / expense		5,659	(10,021)
		266,801	438,741
Changes in operating assets and liabilities			
Required reserve maintained with DAB		14,588	63,997
Cash margin held with other banks		162	-
Islamic financing and related assets - net		(32,016)	87,620
Other assets		(649,724)	586,967
Deferred income on commercial letter of credit and guarantees		(50)	(28)
Customers' deposits		551,441	1,742,770
Other liabilities		169,428	138,240
		320,629	3,058,307
Income tax paid		-	-
Net cash flow from operating activities		320,629	3,058,307
CASH FLOWS FROM INVESTING ACTIVITIES			
Capital work-in-progress		(11,151)	(45,411)
Acquisition of operating fixed assets		(11,836)	(14,650)
Acquisition of intangible assets		-	(1,769)
Placements / wakala (with maturity more than three months)		103,880	(3,981,632)
Investments / sukuk		47,184	(617,569)
Net cash flow from/ (used in) investing activities		128,077	(4,661,029)
CASH FLOWS FROM FINANCING ACTIVITIES			
Lease liability repaid		(26,315)	(18,059)
Finance cost paid		(1,033)	-
Net cash used in financing activities		(27,348)	(652,060)
Net increase in cash and cash equivalents		421,358	(2,254,782)
Cash and cash equivalents at January 01		16,098,863	25,935,734
Cash and cash equivalents at June 30	23	16,520,221	23,680,952

The annexed notes 1 to 25 form an integral part of these financial statements.

for

Chief Executive Officer

Chief Financial Officer

AFGHANISTAN INTERNATIONAL BANK
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

	Share capital	Revaluation surplus/ (loss) on debt instruments at FVOCI	Capital reserves	Retained earnings	Total
	AFN '000'				
Balance at January 1, 2025	1,465,071	(97,179)	502,043	2,114,181	3,984,116
Total comprehensive income					
Profit for the period	-	-	-	203,859	203,859
Other comprehensive income, net of tax:					
Debt instruments at FVOCI					
Net change in fair value	-	74,415	-	-	74,415
Related tax	-	(14,883)	-	-	(14,883)
Total comprehensive income	-	59,532	-	203,859	263,391
Transferred to capital reserve	-	-	-	-	-
Transactions with owners of the bank					
Dividend paid	-	-	-	634,001	634,001
Balance at June 30, 2025	1,465,071	(37,648)	502,043	2,952,041	4,881,508
Balance at January 1, 2026	1,465,071	30,507	521,602	1,217,801	3,234,981
Total comprehensive income					
Profit for the period	-	-	-	46,462	46,462
Other comprehensive income, net of tax:					
Debt instruments at FVOCI					
Net change in fair value	-	(83,634)	-	-	(83,634)
Related tax	-	21,501	-	-	21,501
Total comprehensive income	-	(62,133)	-	46,462	(15,671)
Transferred to capital reserve	-	-	-	-	-
Transactions with owners of the bank					
Dividend paid	-	-	-	-	-
Balance at June 30, 2026	1,465,071	(31,626)	521,602	1,264,263	3,219,310

The annexed notes 1 to 25 form an integral part of these financial statements.

Chief Executive Officer

for

Chief Financial Officer

AFGHANISTAN INTERNATIONAL BANK
NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

1. Status and nature of business

Afghanistan International Bank (the Bank) was registered with Afghan Investment Support Agency (AISA) on December 27, 2003 and received formal commercial banking license on March 22, 2004 from Da Afghanistan Bank (DAB), the central bank of Afghanistan, to operate nationwide. The Bank obtained Islamic banking license from DAB via letter no. 1863/1890 dated July 21, 2014.

The Bank initially was incorporated as a limited liability company and domiciled in Afghanistan, however, on the basis that the Bank capital is divided into shares the status of the Bank is changed from limited liability to Corporation under the Corporations and Limited Liability Companies Law, this status is effective from May 4, 2016. The principal business place of the Bank is at AIB Head Office, Airport Road, Kabul, Afghanistan.

The Bank has been operating as one of the leading commercial banking service providers in Afghanistan. The Bank has 15 branches and 1 cash outlet (2025: 35 branches and 2 cash outlets) in operation.

2. Basis of preparation and measurement

2.1 This condensed interim financial information of the Bank for the six months ended June 30, 2026 has been prepared in accordance with the requirements of the International Accounting Standard 34 - 'Interim Financial Reporting' and the Law of Banking in Afghanistan and other laws and regulations issued by Da Afghanistan Bank. Whenever the requirement of the Law of Banking in Afghanistan differs with the requirements of the IAS 34 the requirement of the Law of Banking in Afghanistan and other laws and regulations issued by Da Afghanistan Bank takes precedence.

2.2 The disclosures made in this condensed interim financial information have been limited based on the format prescribed by the International Accounting Standard (IAS) 34, 'Interim Financial Reporting' and do not include all the information required in the annual financial statements. Accordingly, this condensed interim financial information should be read in conjunction with the annual financial statements of the Bank for the year ended December 31, 2025.

2.3 Comparative statement of financial position is extracted from the annual financial statements as at December 31, 2025 whereas comparative statement of comprehensive income, statement of changes in equity and statement of cash flows have been taken from un audited condensed interim financial statements for the six months period ended June 30, 2025.

Standards, interpretations and amendments to published approved accounting standards that are effective in the current period

There are certain new and amended standards and interpretations that are mandatory for the Bank's accounting periods beginning on or after January 1, 2026 but are considered not to be relevant or do not have any significant effect on the Bank's operations.

3. Accounting Policies

3.1 The accounting policies adopted in preparation of these condensed interim financial information are consistent with those followed in the preparation of the annual financial statements of the Bank for the year ended December 31, 2025.

3.2 The estimates / judgments assumptions used in the preparation of these condensed interim financial information is consistent with those applied in the preparation of the annual financial statements of the Bank for the year ended December 31, 2025.

3.3 The financial risk management policies and procedures are the same as those disclosed in annual financial statements of the Bank for the year ended December 31, 2025.

4	Cash and balances with Da Afghanistan Bank	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
	Cash in hand		-	14,218
	Cash in hand - Islamic banking division		8,240,748	6,901,260
	Cash at Automated Teller Machines (ATMs)		146,129	131,914
			8,386,877	7,047,392
	Balances with Da Afghanistan Bank:			
	Local currency:			
	- Required reserve accounts	4.1	368,158	362,209
	- Current accounts		1,843,625	859,214
			2,211,783	1,221,423
	Foreign currency:			
	- Required reserve accounts	4.1	2,602,137	2,622,674
	- Current accounts		360,675	306,668
			2,962,812	2,929,342
			13,561,472	11,198,157

4.1 Required reserves are maintained with DAB, denominated in respective currencies, to meet minimum reserve requirement in accordance with Article 3 "Required Reserves Regulation" of the Banking Regulations issued by DAB.

5	Balances with other banks	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
	With Crown Agents Bank		1,164,080	1,515,110
	With other banks	5.1	2,208,638	3,165,191
			3,372,718	4,680,301

5.1 These represent non-interesting bearing balances available on demand basis.

6	Placements / wakala - net	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
	Placements / wakala with banks	6.1	9,455,866	10,219,605
	Impairment allowances for losses		(3,254)	-
			9,452,612	10,219,605

6.1 This represents Al-wakala deposits with Emirates NBD (Wakala), Citibank and Abu Dhabi commercial bank (Wakala), up to a maximum period of ten years (2025: Ten year) and carry profits at rates ranging from 3.4% to 5.15% (December 31, 2025: 3.5% to 5.20%) per annum.

		Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
7	**Investments - net**	Note	---------- AFN in '000 ----------	
	Debt instruments at fair value through OCI:			
	Investment in sukuk	7.1	5,296,672	5,402,561
	Debt instruments at amortised cost:			
	Investment in sukuk	7.2	1,937,440	1,953,168
			7,234,112	7,355,729
	Allowance for ECL / impairment losses		-	-
			7,234,112	7,355,729

7.1 This represent investment in sukuk having maturity ranging from October 2029 to April 2035 (December 31, 2025: October 2029 to April 2035) and carrying profit rate ranging from 2.1% to 5.3% (December 31 2025: 2.1% to 5.3%) per annum. This investment are managed by Emirates NBD on behalf of the Bank.

7.2 This represent investment in sukuk having maturity ranging from September 2030 to May 2033 (December 31, 2025: September 2030 to May 2033) and carrying profit rates ranging from 2.3% to 4.5% (December 31, 2025: 2.3% to 4.5%) per annum. These investment are managed by Emirates NBD on behalf of the Bank.

		Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
8	**Islamic financing and related assets - net**	**Note**	---------- AFN in '000 ----------	
	Wakala financing	8.1	184,781	226,167
	Murabaha financing	8.2	98,891	-
	Other Islamic financing		4,065	-
	Overdrafts	8.3	53,197	88,748
	Consumer financing		16,664	10,671
			357,598	325,586
	Allowance for ECL / impairment losses		(57,145)	(56,278)
			300,454	269,308
	Particulars of islamic financing and related assets - (gross)			
	Short term (for up to one year)		95,332	7,968
	Non-current (for over one year)		262,266	317,618
			357,598	325,586

8.1 This represents Wakala financing to corporate customers at various profit rates ranging from 5.00% to 12.00% p.a. (December 31, 2025: 5.00% to 12.00%) per annum and are secured against mortgage of properties, personal guarantees and pledge of stocks.

8.2 This represents Murabaha financing provided to both corporate and individual customers, primarily for purchasing vehicles and other assets. This financing is offered at varying profit rates and is secured through property mortgages, personal guarantees, and stock pledges.

8.3 These include overdraft facilities and payroll financing provided to both corporate and individual customers carrying profit rate of 6% to 7% (December 31, 2025: 6% to 7%) p.a.

		Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
9	**Operating fixed assets**			
	Property and equipment	9.1	2,174,714	2,291,577
	Capital work-in-progress	9.2	114,658	103,507
			2,289,372	2,395,084
9.1	**Operating fixed assets - movement**			
	Opening balance			
	Cost		3,914,874	3,841,225
	Accumulated depreciation		(1,623,296)	(1,359,692)
	Net book value		2,291,578	2,481,533
	Movement in cost:			
	Transfers from capital work-in-progress		-	32,066
	Additions		11,836	41,583
			11,836	73,649
	Movement in depreciation:			
	Depreciation charge		128,700	263,604
			128,700	263,604
	Closing balance			
	Cost		3,926,710	3,914,874
	Accumulated depreciation		(1,751,996)	(1,623,296)
	Net book value		2,174,714	2,291,578
9.2	**Capital work-in-progress - movement**			
	Opening		103,507	31,780
	Additions during the year/period		11,151	103,793
	Transferred to operating fixed assets		-	(32,066)
	Closing		114,658	103,507

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10 Deferred tax

	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
		AFN in '000	
Deferred tax assets / (liabilities) arising in respect of:			
Provision on investments, placements, islamic financing and related assets		896	590
Provision on guarantees and commercial letter of credits		46,325	47,023
Surplus on revaluation of investments		4,297	(17,204)
Carry forward taxable losses		398,793	452,068
Accelerated tax depreciation and amortization		(346,333)	(362,360)
	10.1	103,978	120,117

10.1 Movement in temporary differences during the year / period

	Balance at January 1, 2025	Recognized in profit or loss	Recognized in equity	Balance at December 31, 2025	Recognized in profit or loss	Recognized in equity	Balance at June 30, 2026
	AFN '000	AFN '000	AFN '000	AFN '000	AFN '000	AFN '000	AFN '000
Deferred tax assets arising in respect of:							
Provision on investments placements and other assets	1,728	(1,138)	-	590	306	-	896
Provision on guarantees and commercial letter of credits	50,140	(3,117)	-	47,023	(698)	-	46,325
Revaluation reserve on investments	-	-	-	-	-	-	-
Carry forward taxable losses	280,872	171,196	-	452,068	(53,275)	-	398,793
	332,740	166,941	-	499,681	(53,667)	-	446,014
Deferred tax liabilities arising in respect of:							
Revaluation reserve on investments	14,718	-	(31,922)	(17,204)	-	21,501	4,297
Accelerated tax depreciation and amortization	(374,535)	12,175	-	(362,360)	16,027	-	(346,333)
	(359,817)	12,175	(31,922)	(379,564)	16,027	21,501	(342,036)
	(27,077)	179,116	(31,922)	120,117	(37,640)	21,501	103,978

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11 Other assets

	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
		---------- AFN in '000 ----------	
Advances to employees		60,066	55,174
Security deposits		198	201
Prepayments		144,086	77,082
Profit receivable		448,364	277,054
Advance income tax - net		22,653	22,653
Receivable from credit card service company - CSC		442,626	201,039
Other receivable and advances		620,020	453,556
		1,738,013	1,086,759
Allowance for ECL / impairment losses	11.1	(4,481)	(2,952)
		1,733,531	1,083,807

11.1 This represents provision maintained on advances to staff as per Asset Classification and Provisioning Regulation issued by DAB.

12 Customers' deposits

	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
		---------- AFN in '000 ----------	
Local currency			
Qard based deposits	12.1	5,542,901	4,768,094
Mudaraba based deposits	12.2	258,246	224,789
		5,801,148	4,992,883
Foreign currency			
Qard based deposits	12.1	26,416,841	26,685,779
Mudaraba based deposits	12.2	2,084,166	2,072,051
		28,501,007	28,757,830
Total customers' deposits		34,302,154	33,750,713

12.1 This represents qard deposits, formerly called current accounts. In qard deposits the depositor lends money to the bank, which assures the full principal amount will be repaid upon request. The bank can use these funds for business activities but is not required to pay any profit or return to the depositor.

12.2 These customer deposits are designed specifically to meet the requirements of customers who authorize the Bank to invest their cash deposits. Customers can deposit or withdraw money at any time they wish, and can earn profits on their savings.

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		Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
13	**Lease liabilities**			
	Opening balance		73,538	115,432
	Lease rentals paid		(27,348)	(38,327)
	Finance cost for the year		1,033	(5,148)
	Exchange (gain)/ loss		(848)	1,581
			46,375	73,538

		Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
14	**Other liabilities**			
	Accruals and other payables		144,292	54,255
	Amounts pending transfers to customers' accounts		3,369	5,117
	Provision for salaries and allowances		-	20,512
	Payable from sale of collateral against loans and		300	300
	Repayment of interest income on loans and advances		88,425	88,425
	Others		179,418	74,281
	Provision on financial guarantees		231,626	235,113
			647,431	478,003

		June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
15	**Share capital**	---------- AFN in '000 ----------	
	Authorized 50,000,000 (2025: 50,000,000) ordinary shares	3,426,493	3,426,493
	Issued, subscribed and paid-up - 30,000,000 (2025: 30,000,000) ordinary shares of AFN 48.84 each fully paid in cash	1,465,071	1,465,071

15.1 Pursuant to letter no.918/703 dated May 17, 2010 issued by Da Afghanistan Bank (DAB), the Bank complies with the minimum paid-up capital requirement for commercial banks in Afghanistan amounting to AFN 1 billion or US $ 20 million.

15.2 Horizon Associates LLC and Wilton Holding Limited each holds 46.25% of issued, subscribed and paid up capital while remaining 7.5% is held by International Finance Corporation which is same as per previous year.

16 Capital reserves

Article 93 Reserve Capital of Corporations and Limited Liability Companies Law of Afghanistan, requires that Bank should transfer 5% of its profit to Capital Reserve to compensate for future possible losses to the extent such capital reserves reach up to 25% of the Bank's capital. The Bank's capital reserves as at 30 June 2026 stood at AFN 521,602 thousands (30 June 2025: AFN 502,043 thousands).

	Note	June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
		---------- AFN in '000 ----------	
17 Contingencies and commitments			
Contingencies			
Financial guarantees	17.1	127,394	102,972

17.1 These represent bid bonds and performance guarantees issued by the Bank in the normal course of business. These are 100% secured against the cash margin and counter guarantees.

		June 30, 2026 (Un-audited)	December 31, 2025 (Audited)
Commitments			
Undrawn loan and overdraft facilities		385,650	162,775

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		Six months ended	
		June 30, 2026 (Un-audited)	June 30, 2025 (Un-audited)
18 Profit/Return earned on Islamic financing, investments and placements - using EPR method	Note	---------- AFN in '000 ----------	
Balances with DAB and other banks		18,633	35,586
Placements / wakala		204,861	159,734
Investments / sukuk at FVOCI		124,785	63,996
Investments / sukuk at amortized cost		43,921	64,476
Islamic financing and related assets		11,486	11,418
		403,687	335,210

19 Fee and commission income

Income from domestics/international inward/outward remittances		163,271	218,192
Customers' account service charges		13,768	12,171
Income from electronic banking		28,254	30,249
Income from guarantee arrangements		96	275
Income from payroll disbursement services		18,287	19,927
Cash management income		53,162	232,695
Others		19,122	45,813
		295,960	559,322

		Six months ended	
		June 30, 2026 (Un-audited)	June 30, 2025 (Un-audited)
20 General and administrative expenses	Note	---------- AFN in '000 ----------	
Salaries and benefits		218,725	250,966
Electricity, generator and fuel		26,198	25,322
Repairs and maintenance		19,296	23,579
Information technology cost		20,794	41,577
Security cost		23,055	24,413
Depreciation	9.1	128,700	140,467
Amortization		48,155	51,722
Directors fee and their meeting expenses		13,383	18,037
Travelling and accommodation		10,061	20,685
Communication, swift and internet		13,872	13,483
Stationery and printing		5,370	6,889
Legal and professional charges		28,119	46,670
Asset management fee to investment advisors		5,799	6,512
Auditors' remuneration		7,444	6,839

	Note	Six months ended June 30, 2026 (Un-audited)	Six months ended June 30, 2025 (Un-audited)
		---------- AFN in '000 ----------	
Marketing and promotion		1,979	8,386
Money service providers charges		4,220	20,928
Insurance		26,111	26,841
Subscriptions and memberships		766	2,450
Other charges		29,204	11,384
Corporate social responsibility		975	1,287
Head office building support services		19,334	22,304
Others		7,015	7,736
		658,575	778,477

21 Taxation

	Note	Six months ended June 30, 2026 (Un-audited)	Six months ended June 30, 2025 (Un-audited)
		---------- AFN in '000 ----------	
Current:			
For the year	21.1	-	-
Prior periods		-	-
Deferred:			
For the year		59,141	52,418
		59,141	52,418

21.1 Owing to carry forward tax losses, no provision for taxation has been made during the period.

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22 Related party transactions

The Bank has a related party relationship with its shareholders, their related entities, directors and key management personnel. The Bank had transactions with following related parties at mutually agreed terms during the year:

	Directors and other key management personnel (and close family members)		Shareholders and its associated companies	
	June 30, 2026 (Un-audited)	31 December 2025 (Audited)	June 30, 2026 (Un-audited)	31 December 2025 (Audited)
	---------- AFN '000 ----------			
Nature of transactions				
(a)Financing contracts with related parties				
Balance outstanding at the beginning of the year	5,760	5,760	172,970	151,835
Amount issued during the period/year	3,151	-	-	172,970
Charges incurred/profit earned	-	-	6,072	-
Amount repayments during the period/year	-	-	(8,100)	(151,835)
Financing outstanding at the end of the period/year	8,911	5,760	170,942	172,970
Profit/return earned	-	-	6,072	3,033

Provision for expected credit losses on outstanding balances of financing contracts with related parties amounts to AFN 1,709 thousand (December 31, 2025: AFN 1,729 thousand).

The facilities provided to related parties carry return of 7% p.a. (December 31, 2025: 7% p.a.) payable on monthly basis and are secured against mortgage of residential property and personal guarantees of directors and representative of shareholders of the Bank.

	Directors and other key management personnel (and close family members)		Shareholders and its associated companies	
	June 30, 2026 (Un-audited)	31 December 2025 (Audited)	June 30, 2026 (Un-audited)	31 December 2025 (Audited)
	---------- AFN '000 ----------			
Nature of transactions				
(b) Deposits from related parties				
Deposits at the beginning of the year	9,921	6,411	1,860	40,584
Deposits received during the year	119,795	12,314	72,273	408,744
Deposits repaid during the year	(59,463)	(8,800)	(73,406)	(446,491)
Exchange rate difference	(4,780)	(4)	(90)	(977)
Deposits at the end of the year	65,473	9,921	637	1,860
Return/profit expensed on deposits	-	-	-	-

Bdo

These represent current account of related parties, which do not carry profit (December 31, 2025: Nil).

Nature of transactions	Directors and other key management personnel (and close family members)		Shareholders and its associated companies	
	June 30, 2026 (Un-audited)	**June 30, 2025 (Un-audited)**	**June 30, 2026 (Un-audited)**	**June 30, 2025 (Un-audited)**
	------------------------ AFN '000 ------------------------			
(c) Other related party transactions				
Fee and commission income	-	-	39	-
Directors' fee	11,436	11,514	-	-
Rental expenses	-	-	16,356	16,876
Repair & maintenance	-	-	24,679	22,304

	June 30, 2026 (Un-audited)	June 30, 2025 (Un-audited)
	--------- AFN in '000 ---------	
(d) Key Management compensation		
Salaries and other short-term benefits	19,136	31,080
	19,136	31,080

Key Management personnel of the Bank include the Chief Executive Officer, Deputy Chief Executive Officer, Chief Financial Officer and Chief Operating Officer.

Bdr

		June 30, 2026 (Un-audited)	June 30, 2025 (Un-audited)
23	**Cash and cash equivalents**	---------- AFN in '000 ----------	
	Cash in hand and at ATM	8,386,877	13,357,432
	Balances with DAB (other than minimum reserve requirement)	2,204,300	4,470,319
	Balances with other banks (other than held as a cash margin)	3,372,718	3,536,683
	Wakala placements (with maturity less than three months)	2,556,326	2,316,518
		16,520,221	23,680,952

24 General

24.1 The figures in this condensed interim financial statements have been rounded off to the nearest thousands.

25 Date of authorization for issue

This condensed interim financial statements were authorized for issue by the Board of Supervisors of the Bank on 12 AUG 2026.

Chief Executive Officer

Chief Financial Officer