

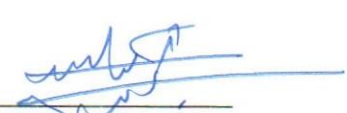


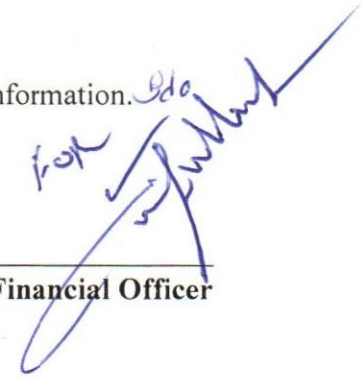
REVIEW OF CONDENSED INTERIM
FINANCIAL INFORMATION OF
AFGHANISTAN INTERNATIONAL BANK (AIB)
FOR THE PERIOD FROM JANUARY 1, 2026
TO MARCH 31, 2026

AFGHANISTAN INTERNATIONAL BANK
STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2026

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
		----- AFN in '000 -----	
ASSETS	Note		
Cash and balances with Da Afghanistan Bank	4	13,051,945	11,198,157
Balances with other banks	5	4,017,177	4,680,301
Placements / wakala - net	6	9,446,877	10,219,605
Investments / sukuk - net	7	7,171,569	7,355,729
Islamic financing and related assets - net	8	264,249	269,308
Operating fixed assets	9	2,338,389	2,395,084
Intangible assets		187,501	215,293
Deferred tax assets	10	127,838	120,117
Other assets	11	1,601,954	1,083,807
Total assets		38,207,498	37,537,401
LIABILITIES			
Customers' deposits	12	34,248,228	33,750,713
Deferred income		150	166
Lease liabilities	13	59,779	73,538
Other liabilities	14	719,206	478,003
Total liabilities		35,027,363	34,302,420
EQUITY			
Share capital	15	1,465,071	1,465,071
Capital reserves	16	521,602	521,602
Retained earnings		1,234,010	1,217,801
Revaluation surplus/ (loss) on debt instruments at FVOCI		(40,547)	30,507
Total equity		3,180,136	3,234,981
Total liabilities and equity		38,207,498	37,537,401
Contingencies and commitments	17		

The annexed notes 1 to 25 form an integral part of these condensed interim financial information.


Chief Executive Officer

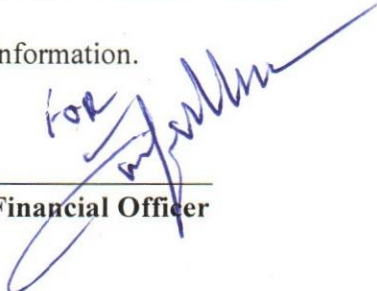

Chief Financial Officer

AFGHANISTAN INTERNATIONAL BANK
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026

		Three months ended	
		March 31, 2026	March 31, 2025
		(Un-audited)	(Un-audited)
		----- AFN in '000 -----	
Note			
	Profit/return earned on Islamic financing, investments and placements - using EPR method	202,208	166,514
	Profit /return on deposits expensed	(7,384)	(3,290)
	Net interest income	194,824	163,224
	Fee and commission income	151,657	311,296
	Fee and commission expense	(13,088)	(2,631)
	Net fee and commission income	138,569	308,665
	Income from dealing in foreign currencies	41,407	53,464
		374,800	525,353
	Other income	7,749	224
	Credit losses reversal / (expense)	(477)	6,938
	Finance cost on lease liability	(555)	-
	General and administrative expenses	(341,388)	(416,865)
	Profit before taxation	40,129	115,649
	Taxation	(23,920)	(46,132)
	Profit/(loss) for the period	16,209	69,518
	Other comprehensive income		
	Items that may be classified to profit or loss subsequently		
	Surplus/ (Deficit) on debt instruments at FVOCI	(102,695)	77,915
	Related deferred tax	31,641	(15,583)
	Other comprehensive loss, net of tax	(71,054)	62,332
	Total comprehensive income/(loss) for the period	(54,845)	131,850
	Earnings per share - Basic and diluted (AFN)	0.54	2.32

The annexed notes 1 to 25 form an integral part of these condensed interim financial information.


Chief Executive Officer

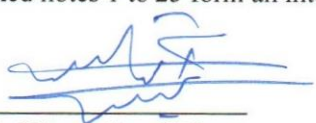

Chief Financial Officer

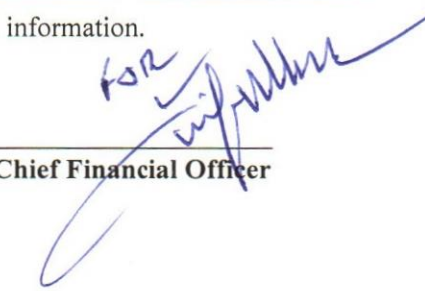
AFGHANISTAN INTERNATIONAL BANK
CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 2026

	March 31, 2026 (Un-audited)	March 31, 2025 (Un-audited)
Note	----- AFN in '000 -----	
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before Income Tax	40,129	115,649
Adjustments for:		
Depreciation	65,478	73,851
Amortization	27,791	30,867
Finance cost on lease liability	555	278
Adjustments for the movement in lease liability	(797)	1,704
Credit losses (reversal) / expense	477	(6,938)
	<u>133,633</u>	<u>215,412</u>
Changes in operating assets and liabilities		
Required reserve maintained with DAB	(70,240)	159,969
Cash margin held with other banks	150	-
Loans and advances to customers - net	4,644	44,721
Other assets	(518,147)	342,587
Deferred income on commercial letter of credit and guarantees	(16)	(4,035)
Customers' deposits	497,515	1,486,764
Other liabilities	241,203	(38,367)
	<u>288,742</u>	<u>2,207,050</u>
Income tax paid	-	-
Net cash flow from operating activities	<u>288,742</u>	<u>2,207,050</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Capital work-in-progress	(4,368)	(12,572)
Acquisition of operating fixed assets	(4,415)	(19,411)
Acquisition of intangible assets	1	(1,769)
Placements (with maturity more than three months)	(229,340)	(1,603,657)
Investments	92,149	(779,717)
Net cash used in investing activities	<u>(145,973)</u>	<u>(2,417,126)</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Lease liability repaid	(12,962)	(12,450)
Finance cost paid	(555)	-
Net cash used in financing activities	<u>(13,517)</u>	<u>(12,450)</u>
Net increase/(decrease) in cash and cash equivalents	129,253	(222,526)
Cash and cash equivalents at January 01	16,098,863	25,935,734
Cash and cash equivalents at December 31	<u>16,228,116</u>	<u>25,713,208</u>

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The annexed notes 1 to 25 form an integral part of these condensed interim financial information.


Chief Executive Officer

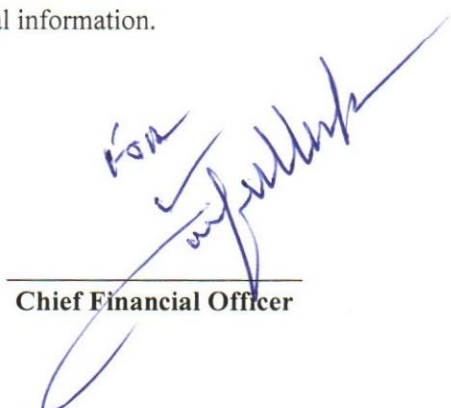

Chief Financial Officer

AFGHANISTAN INTERNATIONAL BANK
CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED 31 MARCH, 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	-	-	-	69,518	69,518
Other comprehensive income, net of tax:					
Debt instruments at FVOCI					
Net change in fair value	-	77,915	-	-	77,915
Related tax	-	(15,583)	-	-	(15,583)
Total comprehensive income	-	62,332	-	69,518	131,850
Balance at March 31, 2025	1,465,071	(34,847)	502,043	2,183,699	4,115,966
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	-	-	-	16,209	16,209
Other comprehensive income, net of tax:					
Debt instruments at FVOCI					
Net change in fair value	-	(102,695)	-	-	(102,695)
Related tax	-	31,641	-	-	31,641
Total comprehensive income	-	(71,054)	-	16,209	(54,845)
Balance at March 31, 2026	1,465,071	(40,547)	521,602	1,234,010	3,180,136

The annexed notes 1 to 25 form an integral part of these condensed interim financial information.


Chief Executive Officer


Chief Financial Officer

AFGHANISTAN INTERNATIONAL BANK
NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE THREE MONTHS PERIOD ENDED MARCH 31, 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 three months ended March 31, 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 three months period ended March 31, 2025. *8dc*

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. *BJ*

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
		----- AFN in '000 -----	
4	Cash and balances with Da Afghanistan Bank	Note	
	Cash in hand	-	14,218
	Cash in hand - Islamic banking division	9,022,697	6,901,260
	Cash at Automated Teller Machines (ATMs)	161,394	131,914
		<u>9,184,091</u>	<u>7,047,392</u>
	Balances with Da Afghanistan Bank:		
	Local currency:		
	- Required reserve accounts	4.1	385,014
	- Current accounts		519,309
			<u>904,323</u>
	Foreign currency:		
	- Required reserve accounts	4.1	2,670,109
	- Current accounts		293,422
			<u>2,963,531</u>
			<u>13,051,945</u>
			<u>11,198,157</u>

- 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.

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
		----- AFN in '000 -----	
5	Balances with other banks	Note	
	With Crown Agents Bank		2,007,913
	With other banks	5.1	2,009,264
			<u>4,017,177</u>
			<u>4,680,301</u>

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

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
		----- AFN in '000 -----	
6	Placements / wakala - net	Note	
	Placements / wakala with banks	6.1	9,446,877
	Impairment allowances for losses		-
			<u>9,446,877</u>
			<u>10,219,605</u>

- 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. *Bdo*

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
		----- AFN in '000 -----	
7 Investments - net	Note		
Debt instruments at fair value through OCI:			
Investment in sukuk	7.1	5,238,710	5,402,561
Debt instruments at amortised cost:			
Investment in sukuk	7.2	1,932,859	1,953,168
		7,171,569	7,355,729
Allowance for ECL / impairment losses		-	-
		7,171,569	7,355,729

7.1 This represent investment in sukuk having maturity ranging from October 2029 to Apr 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 Sep 2030 to May 2033 (December 31, 2025: Sep 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.

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
		----- AFN in '000 -----	
8 Islamic financing and related assets - net	Note		
Wakala financing	8.1	175,972	172,970
Murabaha financing	8.2	74,638	89,953
Other Islamic financing		8,876	6,100
Overdrafts	8.3	53,197	53,197
Consumer loans		7,881	3,366
		320,564	325,586
Allowance for ECL / impairment losses		(56,315)	(56,278)
		264,249	269,308

Particulars of islamic financing and related assets - (gross)

Short term (for up to one year)	192,182	7,968
Non-current (for over one year)	128,382	317,618
	320,564	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 loans provided to both corporate and individual customers carrying profit rate of 6% to 7% (December 31, 2025: 6% to 7%) p.a.

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
	Note	----- AFN in '000 -----	
9 Operating fixed assets			
Property and equipment	9.1	2,230,514	2,291,577
Capital work-in-progress	9.2	107,875	103,507
		<u>2,338,389</u>	<u>2,395,084</u>

9.1 Operating fixed assets - movement

Opening balance

Cost	3,914,874	3,841,225
Accumulated depreciation	(1,623,297)	(1,359,693)
Net book value	<u>2,291,577</u>	<u>2,481,532</u>

Movement in cost:

Transfers from capital work-in-progress	-	32,066
Additions	4,415	41,582
	<u>4,415</u>	<u>73,649</u>

Movement in depreciation:

Depreciation charge	65,478	263,604
	<u>65,478</u>	<u>263,604</u>

Closing balance

Cost	3,919,289	3,914,874
Accumulated depreciation	(1,688,775)	(1,623,297)
Net book value	<u>2,230,514</u>	<u>2,291,577</u>

9.2 Capital work-in-progress - movement

Opening	103,507	31,780
Additions during the year	4,368	103,793
Transferred to operating fixed assets	-	(32,066)
Closing	<u>107,875</u>	<u>103,507</u>

		March 31, 2026	December 31, 2025
		(Un-audited)	(Audited)
	Note	----- AFN in '000 -----	
10	Deferred tax		

Deferred tax assets / (liabilities) arising in respect of:

Provision on investments, placements, loans and advances and other assets
Provision on guaranties and commercial letter of credits
Surplus on revaluation of investments
Carry forward taxable losses
Accelerated tax depreciation and amortization

	668	590
	46,375	47,023
	14,437	(17,204)
	420,538	452,068
	(354,180)	(362,360)
	127,838	120,118

10.1

10.1 Movement in temporary differences during the year

	Balance at January 1, 2025 AFN '000	Recognized in profit or loss AFN '000	Recognized in equity AFN '000	Balance at December 31, 2025 AFN '000	Recognized in profit or loss AFN '000	Recognized in equity AFN '000	Balance at March 31, 2026 AFN '000
Deferred tax assets							
arising in respect of:							
Provision on investments, placements and other assets	1,728	(1,138)	-	590	78	-	668
Provision on guaranties and commercial letter of credits	50,140	(3,117)	-	47,023	(648)	-	46,375
Carry forward taxable losses	280,872	171,196	-	452,068	(31,530)	-	420,538
	332,740	166,941	-	499,681	(32,100)	-	467,581
Deferred tax liabilities							
arising in respect of:							
Revaluation reserve on investments	14,718	-	(31,922)	(17,204)	-	31,641	14,437
Accelerated tax depreciation and amortization	(374,535)	12,175	-	(362,360)	8,180	-	(354,180)
	(359,817)	12,175	(31,922)	(379,564)	8,180	31,641	(339,743)
	(27,077)	179,116	(31,922)	120,118	(23,920)	31,641	127,838

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
11	Other assets	----- AFN in '000 -----	
	Advances to employees	58,363	55,174
	Security deposits	198	201
	Prepayments	118,479	77,082
	Profit receivable	379,902	277,054
	Advance income tax - net	22,653	22,653
	Receivable from credit card service company - CSC	511,715	201,039
	Other receivable and advances	513,984	453,556
		1,605,294	1,086,759
	Allowance for ECL / impairment losses	11.1 (3,340)	(2,952)
		<u>1,601,954</u>	<u>1,083,807</u>

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

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
12	Customers' deposits	----- AFN in '000 -----	
	Local currency		
	Qard based deposits	12.1 4,871,013	4,768,094
	Mudaraba based deposits	12.2 230,775	224,789
		<u>5,101,787</u>	<u>4,992,883</u>
	Foreign currency		
	Qard based deposits	12.1 27,003,142	26,674,881
	Mudaraba based deposits	12.2 2,132,551	2,072,051
	Cash margin held against bank guarantees and letters of credit	12.3 10,748	10,898
		<u>29,146,441</u>	<u>28,757,830</u>
	Total customers' deposits	<u>34,248,228</u>	<u>33,750,713</u>

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. *Pd*

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.

12.3 This represents cash margin held on the bank guarantees and letter of credit issued by the bank ranging 100% to 110%.

	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
Note	----- AFN in '000 -----	
13 Lease liabilities		
Opening balance	73,538	115,432
Lease rentals paid	(13,517)	(38,327)
Finance cost for the year	555	(5,148)
Exchange (gain)/ loss	(797)	-
Adjustments	-	1,581
	<u>59,779</u>	<u>73,538</u>

14 Other liabilities		
Accruals and other payables	136,954	54,255
Amounts pending transfers to customers' accounts	2,419	5,117
Provision for salaries and allowances	32,449	20,512
Payable from sale of collateral against loans and advances written off	300	300
Others	315,209	74,281
Provision on financial guarantees	231,875	235,113
Repayment of interest income on loans and advances	-	88,425
	<u>719,206</u>	<u>478,003</u>

15 Share capital		
Authorized 50,000,000 (2025: 50,000,000) ordinary shares	<u>3,426,493</u>	<u>3,426,493</u>
Issued, subscribed and paid-up - 30,000,000 (2025: 30,000,000) ordinary shares of AFN 48.84 each fully paid in cash	<u>1,465,071</u>	<u>1,465,071</u>

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. *Pdo*

- 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 31 March 2026 stood at AFN 521,602 thousands (March 31, 2025: AFN 502,043 thousands).

		March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
	Note	----- AFN in '000 -----	
17	Contingencies and commitments		
	Contingencies		
	Financial guarantees	17.1 <u>102,383</u>	<u>102,972</u>
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.		
	Commitments		
	Undrawn financing amount and overdraft facilities <u>Do</u>	347,754	162,775

		Three months ended	
		March 31, 2026	March 31, 2025
		(Un-audited)	(Un-audited)
18	Profit/Return earned on Islamic financing, investments and placements - using EPR method	----- AFN in '000 -----	
	Balances with DAB and other banks	7,061	16,752
	Placements / wakala	104,741	83,006
	Investments / sukuk at FVOCI	62,799	30,773
	Investments / sukuk at amortized cost	22,081	32,211
	Islamic financing and related assets	5,526	6,387
		<u>202,208</u>	<u>166,514</u>
19	Fee and commission income		
	Trade finance products	17	69
	Income from domestics/international inward/outward remittances	84,729	132,163
	Customers' account service charges	7,045	4,860
	Income from electronic banking	12,568	13,525
	Income from guarantee arrangements	37	103
	Income from payroll disbursement services	9,299	10,590
	Cash management income	27,147	137,427
	Others	10,815	12,628
		<u>151,657</u>	<u>311,296</u>
20	General and administrative expenses		
	Salaries and benefits	110,203	153,956
	Electricity, generator and fuel	15,489	15,292
	Repairs and maintenance	11,978	9,832
	Information technology cost	11,243	20,962
	Security cost	10,328	10,997
	Depreciation	65,478	73,851
	Amortization	27,791	30,867
	Directors fee and their meeting expenses	7,522	10,154
	Travelling and accommodation	5,557	7,819
	Communication, swift and internet	7,757	6,917
	Stationery and printing	3,133	1,594
	Legal and professional charges	17,058	21,267
	Asset management fee to investment advisors	2,909	3,362
	Auditors' remuneration	2,464	3,362
	Marketing and promotion	966	5,780

Bdo

	Note	Three months ended	
		March 31, 2026	March 31, 2025
		(Un-audited)	(Un-audited)
		----- AFN in '000 -----	
Money service providers charges		1,082	4,423
Insurance		14,652	9,332
Subscriptions and memberships		577	1,486
Other charges		13,748	7,904
Corporate social responsibility		975	1,087
Head office building support services		4,727	10,958
Others		5,751	5,663
		<u>341,388</u>	<u>416,865</u>

		Three months ended	
		March 31, 2026	March 31, 2025
		(Un-audited)	(Un-audited)
		----- AFN in '000 -----	
21 Taxation			
Current:			
For the Period	21.1	-	-
Prior periods		-	-
Deferred:			
For the period		<u>23,920</u>	<u>46,132</u>
		<u>23,920</u>	<u>46,132</u>

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

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:

Nature of transactions	Directors and other key management personnel (and close family members)		Shareholders and its associated companies	
	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
	----- AFN '000 -----			
(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	3,766	-	175,972	172,970
Amount repayments during the period/year	-	-	(172,970)	(151,835)
Loans outstanding at the end of the period/year	9,526	5,760	175,972	172,970
Profit/return earned	-	-	3,003	3,033

Provision for expected credit losses on outstanding balances of financing contracts with related parties amounts to AFN 1,759 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.

Nature of transactions	Directors and other key management personnel (and close family members)		Shareholders and its associated companies	
	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
	----- AFN '000 -----			
(b) Deposits from related parties				
Deposits at the beginning of the year	9,921	6,411	1,860	40,584
Deposits received during the period	29,650	12,314	42,756	408,744
Deposits repaid during the period	(1,000)	(8,800)	(41,806)	(446,491)
Exchange rate difference	(4)	(4)	(86)	(977)
Deposits at the end of the period	38,567	9,921	2,724	1,860

March 31, 2026 (Un-audited)	March 31, 2025 (Un-audited)
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----- AFN in '000 -----

23 Cash and cash equivalents

Cash in hand and at ATM	9,184,091	14,205,083
Balances with DAB (other than minimum reserve requirement)	812,731	3,720,220
Balances with other banks (other than held as a cash margin)	4,017,177	3,938,620
Placements (with maturity less than three months)	2,214,117	3,849,284
	<u>16,228,116</u>	<u>25,713,207</u>

24 General

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

25 Date of authorization for issue

This condensed interim financial information were authorized for issue by the Board of Supervisors of the Bank on 06 JUN 2026.



Chief Executive Officer



Chief Financial Officer