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

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

For

Chief Financial Officer

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

	Note	Three months ended March 31, 2026 (Un-audited)	Three months ended March 31, 2025 (Un-audited)
		---------- AFN in '000 ----------	
Profit/return earned on Islamic financing, investments and placements - using EPR method	18	202,208	166,514
Profit /return on deposits expensed		(7,384)	(3,290)
Net interest income		194,824	163,224
Fee and commission income	19	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	20	(341,388)	(416,865)
Profit before taxation		40,129	115,649
Taxation	21	(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 | FOR **Chief Financial Officer**

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

	Note	March 31, 2026 (Un-audited)	March 31, 2025 (Un-audited)
		---------- 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)
		133,633	215,412
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)
		288,742	2,207,050
Income tax paid		-	-
Net cash flow from operating activities		288,742	2,207,050
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		(145,973)	(2,417,126)
CASH FLOWS FROM FINANCING ACTIVITIES			
Lease liability repaid		(12,962)	(12,450)
Finance cost paid		(555)	-
Net cash used in financing activities		(13,517)	(12,450)
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	23	16,228,116	25,713,208

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

Chief Executive Officer

FOR

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

For

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. Bdc

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. Bd

4	Cash and balances with Da Afghanistan Bank	Note	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
	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
			9,184,091	7,047,392
	Balances with Da Afghanistan Bank:			
	Local currency:			
	- Required reserve accounts	4.1	385,014	362,209
	- Current accounts		519,309	859,214
			904,323	1,221,423
	Foreign currency:			
	- Required reserve accounts	4.1	2,670,109	2,622,674
	- Current accounts		293,422	306,668
			2,963,531	2,929,342
			13,051,945	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	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
	With Crown Agents Bank		2,007,913	1,515,110
	With other banks	5.1	2,009,264	3,165,191
			4,017,177	4,680,301

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

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

7	Investments - net	Note	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
	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.

8	Islamic financing and related assets - net	Note	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- AFN in '000 ----------	
	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 Bdo
	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.

		Note	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- 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
			2,338,389	2,395,084
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		2,291,577	2,481,532
	Movement in cost:			
	Transfers from capital work-in-progress		-	32,066
	Additions		4,415	41,582
			4,415	73,649
	Movement in depreciation:			
	Depreciation charge		65,478	263,604
			65,478	263,604
	Closing balance			
	Cost		3,919,289	3,914,874
	Accumulated depreciation		(1,688,775)	(1,623,297)
	Net book value		2,230,514	2,291,577
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		107,875	103,507

10 Deferred tax

	Note	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
		AFN in '000	
Deferred tax assets / (liabilities) arising in respect of:			
Provision on investments, placements, loans and advances and other assets		668	590
Provision on guarantees and commercial letter of credits		46,375	47,023
Surplus on revaluation of investments		14,437	(17,204)
Carry forward taxable losses		420,538	452,068
Accelerated tax depreciation and amortization		(354,180)	(362,360)
	10.1	127,838	120,118

10.1 Movement in temporary differences during the year

	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 March 31, 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	78	-	668
Provision on guarantees 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

Pdo

		Note	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)
			1,601,954	1,083,807

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

		Note	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
			5,101,787	4,992,883
	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
			29,146,441	28,757,830
	Total customers' deposits		34,248,228	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.

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

		Note	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
			---------- 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
			59,779	73,538
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
			719,206	478,003
15	**Share capital**			
	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 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)
17 Contingencies and commitments	**Note**	---------- AFN in '000	----------
Contingencies			
Financial guarantees	17.1	102,383	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.

Commitments			
Undrawn financing amount and overdraft facilities		347,754	162,775

	Note	Three months ended March 31, 2026 (Un-audited)	March 31, 2025 (Un-audited)
		---------- AFN in '000 ----------	

18 Profit/Return earned on Islamic financing, investments and placements - using EPR method

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
		202,208	166,514

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
		151,657	311,296

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	9.1	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 (Un-audited)	Three months ended March 31, 2025 (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
		341,388	416,865

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

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

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	
	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
Nature of transactions	---------- 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 retuen 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	
	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)	March 31, 2026 (Un-audited)	December 31, 2025 (Audited)
Nature of transactions	---------- 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

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	
	March 31, 2026 (Un-audited)	March 31, 2025 (Un-audited)	March 31, 2026 (Un-audited)	March 31, 2025 (Un-audited)
	AFN '000			
(c) Other related party transactions				
Fee and commission income	-	-	26	192
Directors' fee	5,721	6,372	-	-
Rental expenses	-	-	9,050	8,382
Repair & maintenance	-	-	13,892	18,081

	March 31, 2026 (Un-audited)	March 31, 2025 (Un-audited)
	AFN in '000	
(d) Key Management compensation		
Salaries and other short-term benefits	9,484	16,407
	9,484	16,407

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

		March 31, 2026 (Un-audited)	March 31, 2025 (Un-audited)
23	**Cash and cash equivalents**	---------- AFN in '000 ----------	
	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
		16,228,116	25,713,207

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

For

Chief Financial Officer