Shafiq Umar Daraz & Co.
Chartered Accountants

BANK-E-MILLIE AFGHAN (BMA)

Unconsolidated Condensed Interim Financial Statements

For the period ended 31 Jawza 1405

(June 21, 2026)

UHY Shafiq Umar Daraz & Co. Chartered Accountants
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Char-e-Haji Yaqoob, Shahr-e-Naw,
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INDEPENDENT AUDITOR'S REPORT ON REVIEW OF UNCONSOLIDATED CONDENSED INTERIM FINANCIAL STATEMENTS

Introduction

We have reviewed the accompanying unconsolidated condensed interim statement of financial position of Bank-e-Millie Afghan ("the Bank") as at 31 Jawza 1405 (June 21, 2026), and the related unconsolidated condensed interim statement of profit or loss and other comprehensive income, unconsolidated condensed interim statement of changes in equity and unconsolidated condensed interim statement of cash flows, and the notes to the unconsolidated condensed interim financial statements for the six months then ended (here-in-after referred to as the "unconsolidated condensed interim financial statements"). Management is responsible for the preparation and fair presentation of these unconsolidated condensed interim financial statements in accordance with the International Accounting Standard (IAS) 34, Interim Financial Reporting, issued by the International Accounting Standards Board (IASB), the requirements of the Law of Banking in Afghanistan and directives issued by Da Afghanistan Bank. Our responsibility is to express a conclusion on these unconsolidated condensed interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2410, *"Review of Interim Financial Information Performed by the Independent Auditor of the Entity."* A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Basis for Qualified Conclusion

a) The Bank has an investment in a wholly owned subsidiary "Afghan American Trading Co. Inc." (AATC) which is carried at a cost of AFN 142.285 million (USD 2.2 million). Due to non-availability of the financial information of this subsidiary, the Bank has not prepared the consolidated financial statements as required under the Banking Law of Afghanistan and IFRS 10. Further, for the reasons disclosed in note 7.1.1 to the unconsolidated condensed interim financial statements, we have not been able to obtain sufficient and appropriate evidence regarding the existence and recoverability of the above-referred investment.

b) The Bank has a Nostro account balance amounting to AFN 1,844.380 million (USD 28.51 million) with Citibank New York, as at 31 Jawza 1405 (June 21, 2026), During our review, we were unable to verify the existence of the said account balance.

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Shafiq Umar Daraz & Co.
Chartered Accountants

Qualified Conclusion

Based on our review, except for the possible effects of the matters described in under the "Basis for Qualified Conclusion" nothing has come to our attention that causes us to believe that the accompanying unconsolidated condensed interim financial statements do not give a true and fair view of the financial position of the Bank as at 31 Jawza 1405 (June 21, 2026), and of its financial performance and its cash flows for the six months period then ended in accordance International Accounting Standard (IAS) 34, Interim Financial Reporting, issued by the International Accounting Standards Board (IASB) and the requirements of the Law of Banking in Afghanistan and directives issued by Da Afghanistan Bank.

UHY Shafiq Umar Daraz & Co.
Chartered Accountants
Engagement Partner: Muhammad Shafiq, FCA
Location: Kabul, Afghanistan
Date: August 03, 2026

Shafiq Umar Daraz & Co Chartered Accountants
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BANK-E-MILLIE AFGHAN
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
AS AT 31 JAWZA 1405 (21 JUNE 2026)

	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
Assets			
Cash and bank balances	3	**20,719,923,859**	21,502,078,913
Gold and silver at bank vault	4	**136,571,603**	120,733,758
Short-term investments	5	**774,579,719**	777,628,105
Financing facilities	6	**1,966,115,048**	1,528,575,040
Long term investments	7	**1,220,728,973**	1,197,908,277
Property and equipment	8	**1,276,900,717**	1,272,069,724
Intangible assets	9	**1,672,791**	1,998,253
Investment properties	10	**6,747,703,145**	6,742,334,203
Other assets	11	**3,654,048,181**	3,566,693,202
Total assets		**36,498,244,036**	36,710,019,475
Liabilities			
Deposits from banks and customers	12	**28,116,819,675**	28,490,743,508
Lease liabilities	13	**31,382,868**	36,848,598
Deferred tax liability	14	**760,659,906**	733,383,450
Other liabilities	15	**1,219,671,715**	1,186,777,892
Total liabilities		**30,128,534,164**	30,447,753,448
Equity			
Share capital	16	**1,000,000,000**	1,000,000,000
Retained earnings		**4,564,655,936**	4,454,413,691
Surplus on revaluations - net		**783,295,895**	783,295,895
Exchange translation reserves		**12,445,025**	15,243,425
General reserve		**9,313,016**	9,313,016
Total equity		**6,369,709,872**	6,262,266,027
Total liabilities and equity		**36,498,244,036**	36,710,019,475
Contingencies and Commitments	17		

The annexed notes from 1 to 27 form an integral parts of these unconsolidated condensed interim financial statements.

Chief Executive Officer ____________ **Chief Finance Officer** ____________

Chairman BOS ____________

BANK-E-MILLIE AFGHAN
UNCONSOLIDATED CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (Un-Audited)
FOR THE SIX MONTHS AND QUARTER ENDED 31 JAWZA 1405 (21 JUNE 2026)

	Note	Six Months Ended		Three Months Ended	
		Un-Audited	Un-Audited	**Un-Audited**	Un-Audited
		21 June 2026	21 June 2025	**21 June 2026**	21 June 2025
		31 Jawza 1405	31 Jawza 1404	**31 Jawza 1405**	31 Jawza 1404
		AFN	AFN	**AFN**	AFN
Net income from financial assets & liabilities					
Income from financial assets		**87,229,330**	74,240,792	**59,545,388**	33,521,632
Expense on financial liabilities		**(9,959,999)**	(4,450,909)	**(4,980,000)**	(2,293,806)
Net profit income	18	**77,269,331**	69,789,883	**54,565,388**	31,227,826
Fee and commission income and expenses					
Fee and commission income		**109,799,255**	106,141,837	**53,231,487**	54,871,436
Fee and commission expense		**(1,037,738)**	(1,005,436)	**(643,221)**	(619,301)
Net commission income	19	**108,761,517**	105,136,401	**52,588,266**	54,252,135
Other income					
Realized exchange gain/(loss)		**19,825,878**	14,122,387	**11,287,837**	13,910,407
Unrealized exchange gain/(loss)		**(1,829,250)**	(3,745,722)	**9,309,491**	1,422,653
Gain on revaluation of gold and silver		**15,837,845**	18,360,385	**(178,828)**	7,797,913
Other operating income	20	**84,000,546**	727,887,710	**60,624,946**	34,981,850
		117,835,019	756,624,760	**81,043,446**	58,112,823
Total operating income		**303,865,867**	931,551,044	**188,197,100**	143,592,784
Operating expenses					
Provision/(Reversal) on financings and advances	6.3	**(10,334,369)**	47,206,719	**(5,534,248)**	35,286,342
Personnel expenses	21	**120,866,440**	114,227,965	**60,890,849**	57,676,691
Finance cost on lease liability	13	**795,868**	672,507	**403,261**	311,937
Depreciation	8	**22,338,772**	24,301,234	**11,610,084**	11,970,698
Amortization	9	**325,462**	298,758	**182,267**	150,204
Other expenses	22	**57,974,091**	342,919,875	**29,713,743**	35,260,005
Total operating expenses		**191,966,263**	529,627,059	**97,265,956**	140,655,877
Total operating profit		**111,899,604**	401,923,985	**90,931,144**	2,936,907
Share in gain on associates and equity investments		**26,318,696**	-	**2,861,489**	-
Profit before taxation		**138,218,300**	401,923,985	**93,792,633**	2,936,907
Taxation	23	**(27,976,056)**	(76,104,569)	**(21,734,480)**	(442,124)
Profit for the period		**110,242,244**	325,819,416	**72,058,153**	2,494,783
Other comprehensive income					
Items that may be classified to profit or loss subsequently					
FX fluctuation on investment in AATC - Subsidary		**(3,498,000)**	-	**990,000**	-
Related deferred tax / deferred tax adjustment		**699,600**		**(198,000)**	(5,591,678)
Reversal of deferred tax adjustment on revaluation surplus		**-**	7,080,242	**-**	7,080,242
Other comprehensive income, net of tax		**(2,798,400)**	7,080,242	**792,000**	1,488,564
Total comprehensive income for the period		**107,443,844**	332,899,658	**72,850,153**	3,983,347

The annexed notes from 1 to 27 form an integral parts of these unconsolidated condensed interim financial statements.

Chief Executive Officer ____________

Chief Finance Officer ____________

Chairman BOS ____________

BANK-E-MILLIE AFGHAN
STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS AND QUARTER ENDED 31 JAWZA 1405 (21 JUNE 2026)

	AFN	AFN	AFN	AFN	AFN	AFN
	Share capital	**Retained earnings**	**Revaluation surplus**	**Exchange translation reserves**	**General reserve**	**Total**
Balance as at 30 Qaws 1403 (20 December 2024)- Audited	1,000,000,000	4,169,320,969	803,152,955	22,125,025	9,313,016	6,003,911,965
Transfer from revaluation surpluse to retained earnings during the period	-	19,857,060	(19,857,060)	-	-	-
Profit for the period	-	325,819,416	-	-	-	325,819,416
Balance as at 31 Jawza 1404 21 June 2025)- Un audited	1,000,000,000	4,514,997,445	783,295,895	22,125,025	9,313,016	6,329,731,381
Balance as at 30 Qaws 1404 (21 December 2025)- Audited	**1,000,000,000**	**4,454,413,691**	**783,295,895**	**15,243,425**	**9,313,016**	**6,262,266,027**
Profit for the period	**-**	**110,242,245**	**-**	**-**	**-**	**110,242,245**
Exchange rate differences on translation of investment in AATC Subsidiary - net of tax	-	-	-	**(2,798,400)**	-	**(2,798,400)**
Balance as at 31 Jawza 1405 (21 June 2026)- Un audited	**1,000,000,000**	**4,564,655,936**	**783,295,895**	**12,445,025**	**9,313,016**	**6,369,709,872**

The annexed notes from 1 to 27 form an integral parts of these unconsolidated condensed interim financial statements.

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Chief Executive Officer ____________

Chief Finance Officer ____________

Chairman BOS ____________

BANK-E-MILLIE AFGHAN
STATEMENT OF CASHFLOWS
FOR THE SIX MONTHS AND QUARTER ENDED 31 JAWZA 1405 (21 JUNE 2026)

	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Un-Audited 21 June 2025 31 Jawza 1404 AFN
Operating activities			
Profit before taxation		**138,218,300**	401,923,985
Adjustments for non-cash items:			
Depreciation	8	**22,338,772**	24,301,234
Amortization	9	**325,462**	298,758
Share in profits of associates and equity investments	7	**(26,318,696)**	(4,345,649)
Provision on Financing facilities	6.3	**(10,334,369)**	47,206,719
Financing facilities written off	6.3	**(262,489,217)**	-
Finance cost on lease liability	13	**795,868**	672,507
Losses on disposal of property and equipment		**713,367**	119,420
Other adjustments		**-**	9,803
		(274,968,814)	68,262,792
Adjustments for changes in operating assets and liabilities:			
Financing facilities to customers	6	**(164,716,424)**	(179,271,185)
Other assets	11	**(87,354,979)**	(694,938,236)
Deposits from banks and customers	12	**(373,923,833)**	(1,536,252,883)
Other liabilities	15	**32,974,743**	617,317,862
Lease liabilities		**(795,868)**	6,115,734
		(593,816,360)	(1,787,028,708)
Retirement benefit paid	15.2	**(80,920)**	(18,142,934)
		(80,920)	(18,142,934)
Net cash used in operating activities		**(730,647,794)**	(1,334,984,865)
Investing activities			
(Investment in) / divestment from placements with banks	5	**3,048,386**	(33,138,559)
Acquisition of property and equipment		**(27,883,132)**	(20,926,776)
Capital expenditure on investment properties	10.2	**(5,368,942)**	(1,798,410)
Net cash used in investing activities		**(30,203,687)**	(55,863,745)
Cash flows from financing activities			
Recognition / (payment) of lease obligations - net		**(5,465,730)**	(9,460,788)
Net cash used in financing activities		**(5,465,730)**	(9,460,788)
Net decrease in cash and cash equivalents		**(766,317,210)**	(1,400,309,398)
Cash and cash equivalents at beginning of the period		**21,622,812,671**	25,190,600,933
Cash and cash equivalents at end of the period	3.4	**20,856,495,461**	23,790,291,535

The annexed notes from 1 to 27 form an integral parts of these financial statements.

Chief Executive Officer ____________ **Chief Finance Officer** ____________

Chairman BOS ____________

1 Status and nature of operations

Bank-e-Millie Afghan (the Bank) is domiciled in The Islamic Republic of Afghanistan. The Bank was incorporated in 1933 and it has been granted license for commercial banking by Da Afghanistan Bank (DAB) on 26 June 2004. The Bank also obtained a private investment license on 08 November 2004 *under the Law of Domestic and Foreign Investment* and is primarily engaged in the business of banking as mentioned in Law of Banking in Afghanistan. Ministry of Finance is the majority shareholder of the Bank having shareholding of 96.7508%. The Bank has 41 branches (2025:39 branches) in operation.

The registered office of the Bank is at Pashtanistan Square, Kabul, Afghanistan.

2 Basis of preparation

2.1 Statement of compliance

These unconsolidated condensed interim financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standard Board (IASB) and the Law of Banking in Afghanistan and the directives issued by DAB. Whenever the requirement of the Law of Banking in Afghanistan differs with the requirements of the IFRS, the requirement of the Law of Banking in Afghanistan takes precedence.

Bank-e-Millie Afghan holds one wholly owned subsidiaries namely 'Afghan American Trading Co. Inc. As per International Financial Reporting Standard (IFRS) 10 'Consolidated Financial Statements', being a parent, Bank-e-Millie Afghan is required to prepare consolidated financial statements, but the same cannot be prepared by the management, due to non-availability of latest audited financial statements of the subsidiaries for the reasons disclosed in note 8 'Long term investments.

2.2 *Mandatory Departure*

Mandatory departure of International Financial reporting Standards (IFRS) - 9 "Financial Instruments", based on the decision of Da Afghanistan Bank until further notice.

2.3 Basis of measurement

These unconsolidated condensed interim financial statements have been prepared on the historical cost basis except for investment property, land and building which are measured at revalued amount.

2.4 Functional and presentation currency

These unconsolidated condensed interim financial statements are presented in Afghani, which is the Bank's functional currency. The amounts in the financial statements have been rounded to the nearest Afghani.

2.5 Use of estimates and judgments

The Bank makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. Estimates and judgments are continually evaluated based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The resulting accounting estimates and judgments will, by definition, rarely equal the related actual results.

2.6 Material Accounting Policies Informations

The material accounting policies (priorly: Significant accounitng policies) adopted in preparation of these unconsolidated condensed interim financial information are consistent with those followed in the preparation of the annual unconsolidated financial statements of the Bank for the year ended 30 Qaws 1404 (21 December 2025). UHS.

		Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
3	**Cash and bank balances**			
	Cash in hand	**3.1**	**1,833,265,960**	1,739,748,875
	Balances with Da Afghanistan Bank (DAB)	**3.2**	**14,956,421,993**	15,966,542,321
	Nostro accounts & balances with domestic banks	**3.3**	**3,930,235,906**	3,795,787,717
			20,719,923,859	21,502,078,913
3.1	**Cash in hand**			
	Local currency	**3.1.1**	**857,045,968**	877,498,390
	Foreign currency	**3.1.2**	**902,011,492**	801,903,985
	Cash in ATMs		**74,208,500**	60,346,500
			1,833,265,960	1,739,748,875

3.1.1 This represents cash at vaults in the branches of the bank.

3.1.2 The foreign currencies includes USD, GBP, EURO and PKR.

		Note	Un-Audited 21 June 2026	Audited 21 December 2025
3.2	**Balances with Da Afghanistan Bank (DAB)**			
	Local currency		**13,949,587,989**	12,906,880,117
	Foreign Currency	**3.2.1**	**1,006,834,003**	3,059,662,204
			14,956,421,993	15,966,542,321

3.2.1 The foreign currencies includes USD, GBP, EURO and PKR.

		Note	Un-Audited 21 June 2026	Audited 21 December 2025
3.3	**Nostro accounts & balances with domestic banks**			
	Nostro accounts balances	**3.3.1**	**2,824,113,397**	2,542,686,383
	Balances with domestic banks - Local currency	**3.3.2**	**167,267**	181,527
	Balances with domestic banks - Foreign currer	**3.3.3**	**1,105,955,242**	1,252,919,808
			3,930,235,906	3,795,787,717
3.3.1	**Nostro accounts balances**			
	Citibank New York		**1,844,380,238**	1,889,723,331
	Zhejiang Chaozhou Commercial Bank China		**968,437,274**	641,583,308
	Habib Bank - Pakistan		**10,688,658**	10,757,589
	Canara Bank		**607,227**	622,155
			2,824,113,397	2,542,686,383

3.3.1 "No debit restrictions" were imposed on these foreign currency accounts since prior years, excep Zhejiang Chaozhou Commercial Bank China.

		Note	Un-Audited 21 June 2026	Audited 21 December 2025
3.3.2	**Balances with domestic banks - Local currency**			
	Pashtany Bank		**108,017**	121,927
	Azizi Bank		**9,250**	9,600
	Ghazanfar Bank		**50,000**	50,000
			167,267	181,527

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3.3.3	Balances with domestic banks - Foreign currency	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
	Pashtany Bank		234,462	245,931
	New Kabul Bank		237,544	246,764
	Azizi Bank		4,096	6,185
	Ghazanfar Bank		1,105,479,140	1,252,420,929
			1,105,955,242	1,252,919,808
3.4	**Cash and cash equivalents**			
	Cash in hand		1,833,265,960	1,739,748,875
	Balances with Da Afghanistan Bank (DAB)		14,956,421,993	15,966,542,321
	Nostro accounts & balances with domestic banks		3,930,235,906	3,795,787,717
	Gold and silver at bank vault		136,571,603	120,733,758
			20,856,495,461	21,622,812,671
4	**Gold and silver at bank vault**			
	Gold		51,252,309	54,909,179
	Silver		85,319,294	65,824,579
		4.1	136,571,603	120,733,758

4.1 This represents gold and silver coins held in the Bank's main vault, acquired in the early years after the inception of BMA in Afghanistan. These coins have been revalued as of the reporting date and the impact of the revaluation has been incorporated in the financial statements.

5	Short-term investments	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
	RAK Bank		146,788,007	126,541,311
	First Abu Dhabi Bank		747,647,382	766,027,889
			894,435,389	892,569,201
	Accrued interest for FAB		26,932,337	11,600,216
			921,367,726	904,169,417
	Provision on RAK Bank placement	5.1	(146,788,007)	(126,541,311)
			774,579,719	777,628,105
5.1	**Provision on RAK Bank placement**			
	Balance at the beginning of the period		126,541,311	134,007,946
	Provision relating to accrued profit		23,121,000	-
	Exchange rate differences		(2,874,304)	(7,466,635)
	Balance at the end of period		146,788,007	126,541,311

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	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
6 Financing facilities			
Murabaha financing		**1,994,701,317**	1,640,426,054
Diminishing mushareka financing		**537,796,309**	707,596,076
Financing facilities - gross		**2,532,497,626**	2,348,022,130
Allowance for impairment loss			
Murabaha financing		**(62,323,964)**	(153,918,502)
Diminishing mushareka financing		**(504,058,613)**	(665,528,588)
	6.1	**(566,382,577)**	(819,447,090)
		1,966,115,048	1,528,575,040

6.1 Murabaha financing

	Note	21 June 2026 Gross	Impairment	Carrying Value
Car financing	6.1.1	**170,369,402**	**(1,955,565)**	**168,413,837**
House financing	6.1.1	**11,026,140**	**(110,261)**	**10,915,879**
Construction material	6.1.1	**582,011,711**	**(5,820,117)**	**576,191,594**
Home appliances	6.1.2	**41,650,668**	**(501,754)**	**41,148,914**
Trade finance	6.1.3	**22,116,854**	**(230,502)**	**21,886,352**
Corporate equipment	6.1.3	**1,167,526,542**	**(53,705,765)**	**1,113,820,777**
		1,994,701,317	**(62,323,964)**	**1,932,377,353**

	Note	21 December 2025 Gross	Impairment	Carrying Value
Car financing	6.1.1	149,470,956	(16,802,248)	132,668,708
House financing	6.1.1	11,557,845	(115,578)	11,442,267
Construction material	6.1.1	438,825,436	(27,206,452)	411,618,984
Home appliances	6.1.2	21,555,226	(332,169)	21,223,057
Trade finance	6.1.3	23,009,309	(413,515)	22,595,794
Corporate equipment	6.1.3	996,007,282	(109,048,540)	886,958,742
		1,640,426,054	(153,918,502)	1,486,507,552

6.1.1 These represent financing for purchase of cars, houses and for the purpose of construction. These carry profit at rates ranging from 3% to 10% (2025: 5% to 8%) per annum and have maturity between 1 to 5 years. These are secured against personal guarantees and in certain cases the mortgage of immovable properties.

6.1.2 These represent financing for purchase of home appliances, which include air conditioners and refrigerators, *mobiles and other appliances, These carry profit at rates ranging* from 3% to 9% (2025: 5% to 8%) per annum and are extended for 12 months to 72 months. These are secured against personal guarantees and immovable properties.

6.1.3 These represent financing for purchase of Raw material, plant, machinery and other equipment for the business purposes for corporates, These carry profit at rates ranging from 3% to 9% (2025: 5% to 8%) per annum and have maturity between 1 to 7 years. These are secured against personal guarantees and in certain cases the mortgage of immovable properties.

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		Note	21 June 2026 Gross	21 June 2026 Impairment	21 June 2026 Carrying Value
6.2	**Diminishing mushareka financing**				
	Diminishing mushareka	6.2.1	**537,796,309**	**(504,058,613)**	**33,737,695**
			537,796,309	**(504,058,613)**	**33,737,695**

		Note	21 December 2025 Gross	21 December 2025 Impairment	21 December 2025 Carrying Value
	Diminishing mushareka	6.2.1	707,596,076	(665,528,588)	42,067,488
			707,596,076	(665,528,588)	42,067,488

6.2.1 These represents restructuring of conventional loans into Diminishing Musharaka, carrying profit rate of 10% per annum.

		Note	**Un-Audited 21 June 2026 31 Jawza 1405 AFN**	Audited 21 December 2025 30 Qaws 1404 AFN
6.3	**Allowance for impairment loss**			
	Balance at the beginning		**819,447,092**	1,121,224,099
	Charge for the period		**29,446,146**	698,145,444
	Reversals during the period		**(39,780,515)**	(266,992,582)
	Net (reversal) / charge for the period		**(10,334,369)**	431,152,862
	Charge offs during the period	**6.3.1**	**(262,489,217)**	(732,977,903)
	Exchange rate difference		**19,759,072**	48,033
	Balance at the end		**566,382,577**	819,447,092

6.3.1 During the credit commitee meeting held on 1405/02/16 (May 06, 2026), the committee proposed the charge-off of outstanding financing facilities to cusotmers amounting AFN 262.489 million, as ratified by the Board of Management (BoM), and susequently approved by the Board of Supervisor (BoS) in the meeting held on 1405/02/26 (May 16,2026).

		Note	**Un-Audited 21 June 2026 31 Jawza 1405 AFN**	Audited 21 December 2025 30 Qaws 1404 AFN
7	**Long term investments**			
	Afghan American Trading Co. Inc.	**7.1**	**142,285,000**	145,783,000
	Pashtany Bank	**7.2**	**886,209,090**	859,890,394
	Investment in equity instruments	**7.3**	**192,234,883**	192,234,883
			1,220,728,973	1,197,908,277
7.1	**Afghan American Trading Co. Inc.**			
	Opening balance		**145,783,000**	154,385,000
	Exchange gain / (loss)		**(3,498,000)**	(8,602,000)
	Closing balance	**7.1.1**	**142,285,000**	145,783,000

7.1.1 This represents investment of the Bank in its wholly owned foreign subsidiary, Afghan American Trading Co. Inc. (AATC), which is carried at a cost of USD 2.200 million (translated to AFN 142.28 million) (2025: USD 2.2 million translated to AFN 145.78 million). In accordance with IFRS 10 - Consolidated Financial Statements, the Bank has determined that it does not exercise control over AATC. As a result, the investment is accounted for at cost, and the subsidiary has not been consolidated in the Bank's financial statements.

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7.2 Investment in associates

The bank use equity method of accounting for determining the carrying value of the investment in Pashtany Bank. Set out below is the movement during the year in the investment in associates:

	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
7.2.1 Pashtany Bank			
Opening balance		**859,890,394**	679,243,094
Share of profit / (loss)		**26,318,696**	180,647,300
Closing balance		**886,209,090**	859,890,394

7.3 Investment in equity instruments

Ariana Afghan Airlines Company	**172,256,476**	172,256,476
Afghan National Insurance Company	**18,606,641**	18,606,641
Sherkat Saderat Pakhta Herat	**844,289**	844,289
Sherkat Nasaji Afghan	**455,853**	455,853
Edahdia Mazar Sharif	**30,150**	30,150
Sherkat Pashmena Bafi Qandahar	**15,944**	15,944
Edahdia Andkhoy Maimana	**12,479**	12,479
Sherkat Yakhsazi Herat	**7,076**	7,076
Sherkat Teel Kashi Herat	**4,794**	4,794
Sherkat Sahami Pashtoon Kandahar	**1,181**	1,181
	192,234,883	192,234,883

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		Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
8	**Property and equipment**			
8.1	**Cost**			
	Balance at beginning		**1,514,619,760**	1,476,815,982
	Additions during the period		**27,883,132**	30,229,460
	Write offs during the period		**(8,599,298)**	(6,376,887)
	Adjustments		**(314,016)**	13,951,205
			1,533,589,578	1,514,619,760
8.2	**Accumulated depreciation**			
	Balance at beginning		**242,550,036**	203,524,046
	Charge for the period		**22,338,772**	47,508,635
	Write offs during the period		**(7,953,022)**	(6,036,270)
	Ajustments		**(246,924)**	(2,446,375)
		8.2.1	**256,688,861**	242,550,036
	Carrying amount		**1,276,900,717**	1,272,069,724

8.2.1 Depreciation is recognized in profit or loss on a straight line basis over the useful life of an item of property and equipment.

		Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
9	**Intangible assets**			
	Cost			
	Balance at beginning of the period		**27,445,283**	27,445,283
	Additions		-	-
	Disposals		-	-
		9.1	**27,445,283**	27,445,283
	Amortization			
	Balance at beginning of the period		**25,447,030**	24,851,717
	Charge for the period	**9.2**	**325,462**	595,314
			25,772,492	25,447,030
	Carrying amount		**1,672,791**	1,998,253

9.1 Intangibles assets include core banking software and licensing rights.

9.2 Intangibles are amortized at the rates ranging from 20% to 33% (2025: 20% to 33%) per annum.

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		Note	**Un-Audited 21 June 2026 31 Jawza 1405 AFN**	Audited 21 December 2025 30 Qaws 1404 AFN
10	***Investment Properties***			
	Investment properties	**10.1**	**5,723,657,579**	5,723,657,579
	Capital work in progress	**10.2**	**1,024,045,566**	1,018,676,624
			6,747,703,145	6,742,334,203

10.1 This includes an investment property, with a fair value of Afs 140,947,680, which was transferred to the Bank by the Ministry of Finance (MoF), the Bank's major shareholder. The MoF instructed the Bank to record this amount as capital contributed by MoF. The property's fair value was determined by an independent valuer and approved by both Da Afghanistan Bank (DAB) and MoF. The Bank subsequently obtained approval from DAB to formally record this transaction in its financial records. This amount will be adjusted in equity and shareholding will be changed upon completion of legal formalities.

		Note	**Un-Audited 21 June 2026 31 Jawza 1405 AFN**	Audited 21 December 2025 30 Oaws 1404 AFN
10.2	**Capital work in progress**			
	Opening balance		**1,018,676,624**	587,794,054
	Additions during the period	**10.2.1**	**5,368,942**	430,882,570
	Closing balance		**1,024,045,566**	1,018,676,624

10.2.1 This represents payments made to National Development Corporation (NDC), a related party, for construction work on an investment property of the bank in Dehmazang, Kabul.

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11	Other assets	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
	Required reserve at Da Afghanistan Bank (DAB)	11.1	2,340,752,128	2,335,330,409
	Advance salaries		12,493,035	7,555,534
	Prepayments		5,226,149	4,621,950
	Advance tax to MoF	11.2	528,183,718	540,407,537
	Rent receivable against investment properties		101,125,297	118,693,505
	Profit recievable on financing facilities		417,967,497	349,865,420
	Security deposits with Pashtany Bank		40,000,000	40,000,000
	Security deposit with Western union		7,761,000	7,951,800
	Receivable from Western Union		67,700,179	44,481,788
	Recievable from DAB on ADPF Reversal Charges	11.3	103,085,855	103,088,819
	Advance for purchase of murabaha assets		9,982,000	-
	Other receivables		42,540,492	37,465,610
			3,676,817,351	3,589,462,372
	Provision held against other assets	11.4	(22,769,170)	(22,769,170)
			3,654,048,181	3,566,693,202

11.1	Required reserve at Da Afghanistan Bank (DAB)			
	Local currency		1,400,314,615	1,463,152,765
	Foreign currency		940,437,513	872,177,644
		11.1.1	2,340,752,128	2,335,330,409

11.1.1 This represents required reserve amount being maintained with DAB in order to meet minimum reserve requirement of Article 64 "Required Reserves Regulation" of DAB Bank Law with the percentage set as per Circular No. 7530/8679 dated 3/6/1444 of DAB. Required reserves are not available for use in the Bank's day-to-day operations. It is calculated by DAB based on relevant CAMEL rating from the respective nostro current accounts of the bank with DAB.

11.2 This represents outstanding amount of advance income tax paid on 18 September 2019 to Ministry of Finance (MoF), based on approval of the BOS, which is adjustable against the future tax liabilities to MoF.

11.3 The bank has recorded an accrual for income from the reimbursement of ADPF insurance premiums totalling AFN 665 million, which were paid by the bank to ADPF/DAB from October 2009 to 20 December 2024. Additionally, the bank has accrued for the repayment of interest income earned from loans and advances between 15th August 2021 to 20th December 2024, amounting to AFN 278 million. This is in accordance with Sharia Ruling No. 1151, dated 27 May 2024, issued by the Dar-ul-Eftah of the Islamic Emirate of Afghanistan, along with subsequent orders issued by the Supreme Court of the Islamic Emirate of Afghanistan (Order No. 373, dated 27 August 2024) and DAB Letter No.185/287 dated 24 January 2025. On 03 March 2025, the aforementioned ADPF reimbursement amounting to AFN 563 million was received from DAB.

		Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
11.4	**Provision held against other assets**			
	Balance at the beginning of the period		**22,769,170**	22,839,870
	Charge for the period		-	-
	Reversals during the period		-	(70,700)
	Balance at the end of the period		**22,769,170**	22,769,170
12	**Deposits from banks and customers**			
	Banks and Customers Deposits	12.1	**27,964,801,003**	28,311,590,901
	Margin against letter of guarantee	12.2	**152,018,672**	179,152,607
			28,116,819,675	28,490,743,508
12.1	**Banks and Customers Deposits**			
	Local currency			
	Qard current deposits		**19,184,519,960**	17,338,491,102
	Mudarabah saving deposits	12.1.1	**159,842,891**	1,278,930,817
	Mudarabah term deposits	12.1.1	**590,436,314**	583,527,582
			19,934,799,165	19,200,949,501
	Foreign currency			
	Qard current deposits		**7,283,565,441**	5,830,824,440
	Mudarabah saving deposits	12.1.1	**275,794,479**	2,832,995,584
	Mudarabah term deposits	12.1.1	**470,641,918**	446,821,376
			8,030,001,838	9,110,641,400
			27,964,801,003	28,311,590,901

12.1.1 Mudaraba saving deposits and mudarabah term deposits under Islamic banking are not based on fixed rates arrangements, it is dependent upon actual earned profit or sustained loss, if any.

		Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
12.2	**Margin against letter of guarantee**			
	Local currency		**62,310,599**	84,565,681
	Foreign currency		**89,708,073**	94,586,926
			152,018,672	179,152,607
13	**Lease liabilities**			
	Opening balance		**36,848,598**	25,371,774
	Recognition of lease liability		**3,931,887**	13,220,338
	Finance cost for the period		**795,868**	1,948,702
	Lease rentals paid		**(10,161,361)**	(18,662,877)
	Adjustment for modification of lease liability		**(32,123)**	14,970,661
			31,382,868	36,848,598
14	**Recognized deferred tax liability**			
	Property and equipment		**195,823,974**	195,823,974
	Investment in associate		**(5,970,209)**	(11,233,948)
	Investment property		**729,947,721**	729,947,721
	Exchange translation reserve		**3,111,256**	3,810,856
	Carry forward taxable losses		**(162,252,836)**	(184,965,153)
			760,659,906	733,383,450

	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
15 Other liabilities			
Profit payable to mudarabah deposits		**20,163,019**	7,985,438
Deferred income on murabaha financings		**412,996,844**	351,337,845
Deferred income on operational ijara		**77,245,622**	91,601,130
Security deposits on rented investment properties		**17,318,918**	22,016,035
Withholding tax payable	**15.1**	**12,433,238**	14,757,365
Dividend payable		**20,716,068**	20,716,068
Retention money on construction of investment property		**121,354,404**	119,649,056
Defined benefit plan (pension scheme)	**15.2**	**109,421,749**	109,502,669
Accrued expenses		**11,527,677**	15,175,287
Gevernment salaries payble		**209,876**	1,028,009
Interest Reversal for conventional loans	**15.3**	**254,288,990**	276,972,297
Bidding guarranty payable		**6,130,958**	4,774,305
Others	**15.4**	**155,864,352**	151,262,388
		1,219,671,715	1,186,777,892

15.1 This represents withholding taxes deducted from contractors and payroll, which will be offsetted with advance tax paid by the bank to MoF, subject to official initiation from MoF.

	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
15.2 Defined benefit plan (pension scheme)			
Opening net liability		**109,502,669**	127,643,129
Charge for the period		**-**	-
Employee contribution		**-**	-
Benefits paid during the period	**15.2.1**	**(80,920)**	(18,140,460)
Closing net liability		**109,421,749**	109,502,669

15.2.1 This amount represents the pension paid to active employees.

	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
15.3 Interest Reversal for conventional loans			
Opening balance		**276,972,297**	-
Amount recognised as expense	**11.3**	**-**	278,354,877
Payments during the period	**15.3.1**	**(22,683,307)**	(1,382,580)
Closing balance		**254,288,990**	276,972,297

15.3.1 The bank has settled/reversed the interest income earned from loans and advances during Islamic Emirate of Afghanistan with the requested customer loan principles.

15.4 This amount includes Afs 140,947,680, payable to Ministry of Finance (MoF) for property acquired in Dehmazang on 17/01/1402.

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		Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
16	**Share capital**			
16.1	***Authorised***			
	100,000 (2025: 100,000) ordinary shares of AFN 10,000 each		**1,000,000,000**	1,000,000,000
16.2	**Issued, subscribed and paid up capital**			
	100,000 (2025: 100,000) ordinary shares of AFN 10,000 each		**1,000,000,000**	1,000,000,000
16.3	The issued shares are subscribed by the following parties:			
	Ministry of Finance		**967,508,024**	967,508,024
	Afghan Red Crescent		**20,731,432**	20,731,432
	Pashtany Bank		**11,343,832**	11,343,832
	Afghan Air Force Commander		**370,411**	370,411
	Kabul Municipality		**46,301**	46,301
			1,000,000,000	1,000,000,000
17	**Contingencies and Commitments**			
	Letter of guarantees			
	Off Balance sheet assets - AFN		**207,242,394**	220,088,361
	Off Balance sheet assets - USD		**148,648,147**	135,096,510
			355,890,541	355,184,871

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		Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Un-Audited 21 June 2025 31 Jawza 1404 AFN
18	**Net income from financial assets & liabilities**			
	Income from financial assets			
	Profit on short term investment		**15,571,406**	18,336,315
	Profit on financings facilities		**71,657,924**	55,904,477
			87,229,330	74,240,792
	Expense on financial liabilities			
	Profit to Mudaraba customers		**9,959,999**	4,450,909
			9,959,999	4,450,909
	Net income from financial assets & liabilities		**77,269,331**	69,789,883
19	**Fee and commission income and expenses**			
	Fee and commission income			
	Commission income	**19.1**	**46,550,321**	36,838,548
	Commission on Western Union		**10,087,667**	17,073,898
	Payroll processing fee		**18,610,227**	17,690,222
	Customer account service charges		**6,669,832**	6,874,770
	Commission on government revenue collection		**21,290,407**	20,645,432
	Income on remittances inward & outward		**6,590,801**	7,018,967
			109,799,255	106,141,837
	Fee and commission expense			
	Fund transfer charges		**946,191**	990,143
	Inter bank transaction fee		**23,547**	9,693
	Others		**68,000**	5,600
			1,037,738	1,005,436
	Net fee and commission income		**108,761,517**	105,136,401

19.1 This includes commission income on bank guarantees, electricity utility bills collection, commission on ATM services and other miscellaneous commission of the bank.

		Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Un-Audited 21 June 2025 31 Jawza 1404 AFN
20	**Other operating income**			
	Rental income		**32,359,111**	35,625,910
	Recoveries from loan and advances written off		**46,170,345**	7,659,994
	Dividend received from investment associates		**5,257,079**	4,655,102
	Reimbursement of ADPF insurance premiums		**-**	665,778,372
	Other income		**214,011**	14,168,332
			84,000,546	727,887,710
21	***Personnel expenses***			
	Salaries and benefits		**120,675,416**	114,152,292
	Scholarship and training expenses		**191,024**	75,674
			120,866,440	114,227,965

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		Note	**Un-Audited 21 June 2026 31 Jawza 1405 AFN**	Un-Audited 21 June 2025 31 Jawza 1404 AFN
22	**Other expenses**			
	Advertising and publicity		**1,580,893**	444,773
	Repairs and maintenance	**22.1**	**9,489,527**	17,476,967
	Postage and telegram		**10,180**	5,430
	Deposits insurance expense		**16,300**	6,110,000
	Utilities		**6,351,315**	7,540,198
	Fuel expenses		**3,152,428**	2,221,011
	Printing and stationery		**2,947,169**	2,149,950
	Travelling		**1,197,799**	1,428,885
	Telephone and communication		**6,087,974**	7,432,088
	Security charges		**22,534,024**	15,377,466
	Statuary audit & compliance review fee		**383,401**	105,240
	Swift charges		**1,121,000**	876,409
	Loss on disposal of non-current assets		**646,275**	119,420
	Reversal of Interest received	**22.2**	**-**	278,354,877
	Legal and professional fees	**22.3**	**-**	96,000
	Others		**2,455,806**	3,181,160
			57,974,091	342,919,875

22.1 This represents repairs and maintenance cost on investment properties, software's, office *equipment's, furniture, vehicles and other miscellaneous* items of the bank.

22.2 This amount include the accrued expense for the reversal of interest income earned from loans and advances between 15th August 2021 to 20th December 2024, amounting to AFN 278 million.

22.3 This represents the expenses paid by the bank toward the court fees in UAE for registering the case against RAK bank for recovery of RAK bank placement.

		Note	**Un-Audited 21 June 2026 31 Jawza 1405 AFN**	Un-Audited 21 June 2025 31 Jawza 1404 AFN
23	**Taxation**			
	Current tax		**-**	(76,104,569)
	Deferred tax		**(27,976,056)**	-
			(27,976,056)	(76,104,569)

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24 Related parties

The Bank has a related party relationship with its shareholders, subsidiaries and associated companies, directors and key management personnel. Details is as follows:

	Note	**Un-Audited 21 June 2026 31 Jawza 1405 AFN**	Audited 21 December 2025 30 Qaws 1404 AFN
Shareholders (percentage)			
Ministry of Finance		**96.7508%**	96.7508%
Afghan Red Crescent		**2.0731%**	2.0731%
Pashtany Bank		**1.1344%**	1.1344%
Afghan Air Force		**0.0370%**	0.0370%
Kabul Municipality		**0.0046%**	0.0046%
		100.0000%	100.0000%
Shareholders (Amount in AFN)			
Ministry of Finance		**967,508,024**	967,508,024
Afghan Red Crescent		**20,731,432**	20,731,432
Pashtany Bank		**11,343,832**	11,343,832
Afghan Air Force Commander		**370,411**	370,411
Kabul Municipality		**46,301**	46,301
		1,000,000,000	1,000,000,000

	Country of Incorporation	**Ownership Percentage**
Subsidiaries and associated companies		
Afghan American Trading Co. Inc.	USA	100.00%
Pashtany Bank	Afghanistan	28.77%
Afghan National Insurance Company	Afghanistan	7.66%
Ariana Afghan Airlines Company	Afghanistan	6.25%
Edahdia Mazar Sharif	Afghanistan	41.63%
Sherkat Saderat Pakhta Herat	Afghanistan	8.00%
Sherkat pashmena Bafi Qandahar	Afghanistan	29.95%
Sherkat Yakhsazi Herat	Afghanistan	8.46%
Sherkat Teel Kashi Herat	Afghanistan	17.99%
Sherkat Nasaji Afghan	Afghanistan	54.25%
Sherkat Pashtoon Kandahar	Afghanistan	12.32%
Sherkat Atahadia Andkhoy Maimana	Afghanistan	38.21%

24.1 Transactions with related parties

The Bank had transactions with following related parties at mutually agreed terms :

	Note	**Un-Audited 21 June 2026 31 Jawza 1405 AFN**	Un-Audited 21 June 2025 31 Jawza 1404 AFN
Supervisors and key management personnel:			
Basic salary & Bonus		**10,357,282**	11,763,143
Board of Supervisor's meeting fee		**3,640,000**	3,597,000
		13,997,282	15,360,143

	Note	**Un-Audited 21 June 2026 31 Jawza 1405 AFN**	Audited 21 December 2025 30 Qaws 1404 AFN
Associates			
Pashtany Bank		**886,209,090**	859,890,394
Ariana Afghan Airlines Company		**172,256,476**	172,256,476
Afghan National Insurance Company		**18,606,641**	18,606,641
Sherkat Saderat Pakhta Herat		**844,289**	844,289
Sherkat Nasaji Afghan		**455,853**	455,853
Edahdia Mazar Sharif		**30,150**	30,150
Sherkat pashmena Bafi Qandahar		**15,944**	15,944
Edahdia Andkhoy Maimana		**12,479**	12,479
Sherkat Yakhsazi Herat		**7,076**	7,076
Sherkat Teel Kashi Herat		**4,794**	4,794
Sherkat Sahami Pashtoon Kandahar		**1,181**	1,181
Subsidiaries:			
Afghan American Trading Co. Inc.		**142,285,000**	145,783,000

24.2 Balances with related parties:

Pashtany Bank		**886,209,090**	859,890,394
Afghan National Insurance Company		**18,606,641**	18,606,641
Afghan American Inc.		**142,285,000**	145,783,000
Ariana Afghan Airlines		**172,256,476**	172,256,476

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25 Capital management

Regulatory capital

DAB sets and monitors capital requirements for the Bank. The Bank is required to maintain at all times the paid up capital plus reserves in excess of AFN 1,000 million and regulatory capital to be 13.5% of the risk weighted assets. The capital adequacy of the Bank is assessed in two tiers as per regulations of the DAB.

- Tier 1 or core capital, consisting of the highest quality capital elements that fully meet all the essential characteristics of capital; to be 7.5% of risk weighted assets.

- Tier 2 or supplementary capital, which includes other instruments which, to a varying degree, fall short of the quality of Tier 1 capital, but nonetheless contribute to the overall strength of a bank as a going concern.

	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
Tier 1 capital			
Total equity		**6,369,709,872**	6,262,266,027
Less: Current period profit		**(110,242,244)**	(265,235,662)
Less: Surplus on revaluation of property and equipment - net		**(783,295,895)**	(783,295,895)
Less: Intangible assets		**(1,672,791)**	(1,998,253)
Total Tier 1		**5,474,498,942**	5,211,736,217
Tier 2 capital			
Profit for the period		**110,242,244**	265,235,662
Surplus on revaluation of property and equipment - net		**783,295,895**	783,295,895
General loss reserves on credits Allowable Portion		**17,732,366**	12,858,124
Total Tier 2		**911,270,505**	1,061,389,681
Allowable deduction-equity investment		**(1,220,728,973)**	(1,197,908,277)
Total regulatory capital (Tier 1 + Tier 2)		**5,165,040,474**	5,075,217,621
Risk-weight categories			
0% risk weight:			
Cash in Afghani and fully-convertible foreign currencies		**1,833,265,960**	1,739,748,875
Direct claims on DAB		**17,297,174,121**	18,301,872,730
Precious metals and precious stones		**136,571,603**	120,733,758
		19,267,011,684	20,162,355,362
0% risk-weight total (above total x 0%)		-	-

Uttn.

	Note	Un-Audited 21 June 2026 31 Jawza 1405 AFN	Audited 21 December 2025 30 Qaws 1404 AFN
20% risk weight:			
Balances with other banks		**4,824,671,295**	4,688,356,918
20% risk-weight total (above total x 20%)		**964,934,259**	937,671,384
50% risk weight:			
Real state financings		-	-
50% risk-weight total (above total x 50%)		-	-
100% risk weight:			
All other assets		**13,142,500,812**	12,828,064,766
Less: intangible assets		**(1,672,791)**	(1,998,253)
Allowable deduction-equity investment		**(1,220,728,973)**	(1,197,908,277)
		11,920,099,048	11,628,158,236
100% risk-weight total (above total x 100%)		**11,920,099,048**	11,628,158,236
Credit conversion factor risk			
Guarantees			
0% risk weight:		**152,018,672**	179,152,607
100% risk weight		**203,871,869**	176,032,264
Credit conversion factor total risk weight		**203,871,869**	176,032,264
Total risk-weighted assets		**13,088,905,176**	12,741,861,883
Tier 1 Capital Ratio (Tier 1 capital as % of total risk-weighted assets)		**41.83%**	40.90%
Regulatory Capital Ratio (Regulatory capital as % of total risk-weighted assets)		**39.46%**	39.83%

26 General

The amounts have been rounded off to nearest AFN.

27 Date of authorisation for issue

These financial statements were authorised for issue by the Board of Supervisors of the Bank-e-Millie Afghan on August 03, 2026.

Chief Executive Officer ____________ **Chief Finance Officer** ____________

Chairman BOS ____________