



Performance Highlights 2007 - 2008

AZIZI BANK

KABUL, AFGHANISTAN

HIGHLIGHTS 2007-08

(ACCOUNTING YEAR APRIL 1, 2007 TO MARCH 31, 2008)

1. Deposits increased from USD 56 Million to USD 156 Million.
2. Deposit growth works out to 176% during the year, which is the highest when compared to the Industry growth of approximately 72%.
3. Number of customer accounts increased to 157,538 during the period under review.
4. Advances increased from USD 43.56 Million to USD 106.54 Million - a growth of 145% over previous year.
5. Total Income increased from USD 3.47 Million to USD 14.80 Million - a growth of 326% over previous year.
6. Non Performing Assets are "NEGLIGIBLE" (0.04%).
7. Business per employee increased to AFs 23.57 Million (USD 0.47 Million).
8. Total number of branches increased from 20 to 34 as on 31st March, 2008.
9. The Bank has introduced "Core Banking Solution" and all branches are connected through Microwave link to provide "Any Branch Banking" facility.
10. The Bank has started "Internet Banking".
11. Interim Disaster Recovery System (DRS) has been set up and setting up of real time Disaster Recovery System is under progress.
12. The Bank has become the SECOND largest Bank of Afghanistan in terms of number of branches and also in terms of size of the Balance Sheet.
13. The Bank has become the "Fastest Growing Bank" in Afghanistan.
14. Capital has increased from USD 22.5 Million to USD 27.5 Million, which is much in excess of requirement of USD 10.00 Million prescribed by the Da Afghanistan Bank.
15. Capital Adequacy Ratio (CAR) at 15.40% is well above the floor level of 12%.
16. The Bank, as part of its highly conservative and prudent policies, in line with the best international accounting practices, has made a provision @ 1.50% in respect of its Standard Assets, even though the same is not mandatory.