

## **INDEPENDENT AUDITOR'S REPORT ON REVIEW OF CONDENSED INTERIM FINANCIAL INFORMATION TO THE COUNTRY MANAGER OF BANK ALFALAH LIMITED AFGHANISTAN**

### **Introduction**

We have reviewed the accompanying condensed interim statement of financial position of **Bank Alfalah Limited Afghanistan** (the Bank) as at **31 March 2023**, and the related condensed interim statement of comprehensive income, changes in equity and cash flows for the three months then ended, and notes to the condensed interim financial information ('here-in-after referred to as the condensed interim financial information'). Management is responsible for the preparation and fair presentation of this condensed interim financial information in accordance with the requirement of the Law of Banking in Afghanistan and International Accounting Standards 34 "Interim Financial Reporting". Our responsibility is to express a conclusion on this condensed interim financial information based on our review.

### **Scope of Review**

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of condensed interim financial information 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.

### **Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial information is not prepared in all material respects, in accordance with the requirements of Law of Banking in Afghanistan and International Accounting Standards 34 "Interim Financial Reporting".

*Mazars Afghanistan Limited*  


**Chartered Accountants**

**Engagement Partner:** Muhammad Saqlain Siddiqui

**Date:** 13 May 2023

**Place:** Kabul, Afghanistan

**BANK ALFALAH LIMITED AFGHANISTAN**  
**CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION (UN-AUDITED)**  
**AS AT 31 MARCH 2023**

	31 March 2023 (Un-audited) ..... AFN '000' .....	31 December 2022 (Audited) ..... AFN '000' .....
<b>ASSETS</b>		
Cash and cash equivalents	3,932,239	4,598,711
Investments - net	4    3,978,221	4,064,456
Property and equipment	5    14,838	17,844
Deferred tax assets - net	132,180	123,658
Other assets	6    1,736,876	1,813,930
<b>Total assets</b>	<u>9,794,353</u>	<u>10,618,599</u>
<b>LIABILITIES</b>		
Deposits from customers	7    8,192,809	8,936,639
Lease liabilities	13,570	15,449
Other liabilities	8    383,854	441,505
<b>Total liabilities</b>	<u>8,590,233</u>	<u>9,393,593</u>
<b>EQUITY</b>		
Capital contributed by Head Office	1,000,000	1,000,000
Capital reserve	75,654	75,654
Retained earnings	316,428	301,878
Revaluation reserve on financial instruments at FVOCI	(187,961)	(152,526)
<b>Total equity</b>	<u>1,204,120</u>	<u>1,225,006</u>
<b>Total liabilities and equity</b>	<u>9,794,353</u>	<u>10,618,599</u>
<b>Contingencies and commitments</b>	9	

*The annexed notes 1 to 13 form an integral part of this condensed interim financial information.*


  
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**Country Finance Manager**

  
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**Country Manager**

**BANK ALFALAH LIMITED AFGHANISTAN**  
**CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2023**

	Three months ended 31 March 2023 ..... AFN '000' .....	Three months ended 31 March 2022
Interest income	77,812	45,402
Interest expense	(438)	(4,808)
<b>Net interest income</b>	<b>77,374</b>	<b>40,594</b>
Fee and commission income	2,824	3,365
Fee and commission expense	(1,824)	(817)
<b>Net fee and commission income</b>	<b>1,000</b>	<b>2,548</b>
Losses from dealing in foreign currencies	(34,610)	(58,173)
Other income	19,181	-
<b>Total operating income</b>	<b>62,945</b>	<b>(15,031)</b>
Impairment gain on investments and off balance sheet items	2,790	2,474
Net gain on re-measurement of IRS	4,879	10,463
Provision on interest receivable	-	(6,419)
<b>Net operating income</b>	<b>70,613</b>	<b>(8,513)</b>
Personnel expenses	(32,212)	(29,926)
Depreciation	(3,008)	(3,562)
Other operating expenses	(10,078)	(13,463)
<b>Total operating expenses</b>	<b>(45,299)</b>	<b>(46,951)</b>
<b>Profit / (Loss) before taxation</b>	<b>25,314</b>	<b>(55,464)</b>
Taxation	(10,765)	9,908
<b>Profit / (Loss) for the period</b>	<b>14,550</b>	<b>(45,556)</b>
<b>Other comprehensive income</b>		
<b>Items that may be reclassified to profit or loss subsequently</b>		
Mark to market adjustment on investments at FVOCI	28,603	(356,778)
Related deferred tax	(5,721)	71,356
Mark to market adjustment on interest rate SWAP	(72,896)	232,716
Related deferred tax	14,579	(46,543)
<b>Other comprehensive losses, net of tax</b>	<b>(35,434)</b>	<b>(99,250)</b>
<b>Total comprehensive losses for the period</b>	<b>(20,885)</b>	<b>(144,805)</b>

The annexed notes 1 to 13 form an integral part of this condensed interim financial information.

  
Country Finance Manager


  
Country Manager

**BANK ALFALAH LIMITED AFGHANISTAN**  
**CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2023**

	Capital contributed by Head Office	Revaluation reserve on financial instrument at FVOCI	Capital reserve	Retained earnings	Total
Note	AFN '000'				
<b>Balance as at 01 January 2022 - (Audited)</b>	1,000,000	115,761	75,654	343,099	1,534,514
<b>Total comprehensive income:</b>					
Profit for the period	-	-	-	(41,221)	(41,221)
Other comprehensive income	-	(268,287)	-	-	(268,287)
	-	(268,287)	-	(41,221)	(309,508)
Transferred to capital reserve	-	-	-	-	-
<b>Transactions with shareholders</b>					
Profits remitted to Head Office	-	-	-	-	-
<b>As at 31 March 2022 - (Un-audited)</b>	<u>1,000,000</u>	<u>(152,526)</u>	<u>75,654</u>	<u>301,878</u>	<u>1,225,005</u>
<b>Balance as at 01 January 2023 - (Audited)</b>	<b>1,000,000</b>	<b>(152,526)</b>	<b>75,654</b>	<b>301,878</b>	<b>1,225,005</b>
<b>Total comprehensive income:</b>					
Profit for the period	-	-	-	14,550	14,550
Other comprehensive income	-	(35,434)	-	-	(35,434)
	-	(35,434)	-	14,550	(20,885)
Transferred to capital reserve	-	-	-	-	-
<b>Transactions with shareholders</b>					
Profits remitted to Head Office	-	-	-	-	-
<b>As at 31 March 2023 ( Un-audited)</b>	<u><b>1,000,000</b></u>	<u><b>(187,961)</b></u>	<u><b>75,654</b></u>	<u><b>316,428</b></u>	<u><b>1,204,120</b></u>

The annexed notes 1 to 13 form an integral part of this condensed interim financial information.

  
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 Country Finance Manager

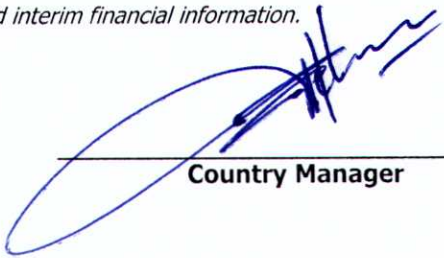
  
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**BANK ALFALAH LIMITED AFGHANISTAN**  
**STATEMENT OF CASH FLOWS**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2023**

	Three months ended 31 March 2023	Three months ended 31 March 2022
Note	..... AFN '000' .....	
<b>Cash flows from operating activities</b>		
Profit / (Loss) before taxation	25,314	(55,464)
<b>Adjustments for:</b>		
Depreciation	5      3,008	3,562
Finance cost on lease liabilities	438	1,034
Impairment gain on investments and off balance sheet items	(2,790)	-
Provision against interest receivable	-	6,419
Gain on disposal of property and equipment	-	-
Exchange loss on lease liabilities	-	-
Gain on settlement of Interest rate swaps - net	-	(10,464)
Net gain on re-measurement of IRS	(4,879)	(10,463)
	<u>21,092</u>	<u>(65,376)</u>
<b>Adjustments for changes in operating assets and liabilities:</b>		
Other assets	8,228	14,593
Deposits from customers	(743,830)	(1,955,245)
Other liabilities	(57,651)	105,908
	<u>(793,254)</u>	<u>(1,834,744)</u>
<b>Net cash flow used in operating activities before tax</b>	<u>(772,161)</u>	<u>(1,900,120)</u>
Tax paid	-	-
<b>Net cash flow used in operating activities</b>	<u>(772,161)</u>	<u>(1,900,120)</u>
<b>Investing activities</b>		
Investments	108,014	1,002,097
<b>Net cash flow generated from investing activities</b>	<u>108,014</u>	<u>1,002,097</u>
<b>Cash flows from financing activities</b>		
Payment against lease liabilities	(2,325)	(3,753)
<b>Net cash used in financing activities</b>	<u>(2,325)</u>	<u>(3,753)</u>
<b>Net decrease in cash and cash equivalents</b>	<u>(666,472)</u>	<u>(901,776)</u>
Cash and cash equivalent at beginning of the period	4,598,711	6,596,740
<b>Cash and cash equivalents at end of the period</b>	<u>3,932,239</u>	<u>5,694,964</u>

The annexed notes 1 to 13 form an integral part of this condensed interim financial information.

  
Country Finance Manager

  
Country Manager

**BANK ALFALAH LIMITED AFGHANISTAN**  
**NOTES TO THE CONDENSED INTERIM FINANCIAL INFORMATION (UN-AUDITED)**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2023**

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**1 STATUS AND NATURE OF BUSINESS**

Bank Alfalah Limited Afghanistan ("the Bank") is a foreign branch of Bank Alfalah Limited, Pakistan and is registered and operating in Afghanistan as a commercial bank. The Bank obtained business license from Afghanistan Investment Support Agency which has been renewed by Ministry of Commerce and Industries (MoCI) on 23 July 2017. The Bank commenced its operations on 05 September 2005 under the license for commercial banking issued by Da Afghanistan Bank (DAB) under the Law of Banking in Afghanistan. Currently, the Bank has two conventional banking branches at Kabul and Herat. The registered office of the Bank is located in Kabul, Afghanistan.

**2. BASIS OF PREPARATION**

- 2.1** This condensed interim financial information of the Bank for the three months period ended 31 March 2023 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 31 December 2022.
- 2.3** Comparative statement of financial position is extracted from the annual financial statements as at 31 December 2022 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 31 March 2022.

**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 1 January 2023 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 this condensed interim financial information are consistent with those followed in the preparation of the annual financial statements of the Bank for the year ended 31 December 2022.
- 3.2** The estimates / judgments assumptions used in the preparation of this condensed interim financial information is consistent with those applied in the preparation of the annual financial statements of the Bank for the year ended 31 December 2022.
- 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 31 December 2022.

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**BANK ALFALAH LIMITED AFGHANISTAN**  
**NOTES TO THE CONDENSED INTERIM FINANCIAL INFORMATION (UN-AUDITED)**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2023**

		31 March 2023 (Un-audited)	31 December 2022 (Audited)
	Note	..... AFN '000' .....	
<b>4. INVESTMENTS - NET</b>			
<b>Debt instruments at fair value through OCI:</b>			
Investment bonds	4.1	4,081,662	4,170,668
		<b>4,081,662</b>	4,170,668
Allowance for ECL / impairment losses		<b>(103,441)</b>	(106,211)
		<b>3,978,221</b>	4,064,457

**4.1** The breakup of debt instruments at fair value through OCI is as follows:

	Rating	Rating Agency	31-Mar-23	31-Dec-22
			AFN '000'	
<b>Bonds at FVOCI:</b>				
African Finance Corp.	A3	Moody's	407,995	418,635
Pakistan Euro Bond	Caa3	Moody's	166,095	194,157
Islamic Republic of Pakistan 2031	Caa3	Moody's	157,492	159,277
Oman Government International Bond	Ba3	Moody's	549,994	561,490
South Africa	Ba2	Moody's	389,199	400,579
Republic of Italy	Baa3u	Moody's	41,626	42,000
Sharjah Sukuk	Ba1	Moody's	461,605	474,098
Kingdom of Saudi Sukuk	A1	Moody's	482,504	485,787
Italy Government International Bond	Baa3u	Moody's	304,117	296,551
Perusahaan Penerbit SBSN 2025	Baa2	Moody's	82,912	84,561
Perusahaan Penerbit SBSN 2030	Baa2	Moody's	388,706	392,543
Dubai DOF Sukuk	Unrated		396,236	405,309
Republic of Turkey	B3	Moody's	244,187	246,638
Republic of Chile	A2	Moody's	8,996	9,042
			<b>4,081,662</b>	4,170,668

**4.1.1** These represent investments in sovereign bonds having maturity ranging from April 2024 to April 2031 (31 December 2022: April 2024 to April 2031) and carrying interest rates ranging from 1.625% to 8.25% (31 December 2022: 1.625% to 8.25%) per annum. These investments are managed by Treasury head office of Alfalah Bank.

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**BANK ALFALAH LIMITED AFGHANISTAN**  
**NOTES TO THE CONDENSED INTERIM FINANCIAL INFORMATION (UN-AUDITED)**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2023**

**5. PROPERTY AND EQUIPMENT**

	Leasehold improvements	Furniture & fixtures	Electrical, office and computer equipment	Vehicles	Right-of-use Assets (Building)	Total
(AFN '000')						
<b>Cost</b>						
Balance at 1 January 2022	28,342	8,934	31,698	20,155	57,951	147,079
Additions	-	-	-	-	346	346
Lease modifications	-	-	-	-	(13,481)	(13,481)
Lease derecognized	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Balance at 31 December 2022	28,342	8,934	31,698	20,155	44,816	133,944
<b>Balance at 1 January 2023</b>	<b>28,342</b>	<b>8,934</b>	<b>31,698</b>	<b>20,155</b>	<b>44,816</b>	<b>133,944</b>
<b>Additions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Lease modifications</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Balance at 31 March 2023</b>	<b>28,342</b>	<b>8,934</b>	<b>31,698</b>	<b>20,155</b>	<b>44,816</b>	<b>133,944</b>
<b>Depreciation</b>						
Balance at 1 January 2022	28,197	7,747	28,881	15,374	22,218	102,418
Charge for the period	56	281	909	2,608	9,828	13,682
Balance at 31 December 2022	28,253	8,028	29,790	17,982	32,046	116,100
<b>Balance at 1 January 2023</b>	<b>28,253</b>	<b>8,028</b>	<b>29,790</b>	<b>17,982</b>	<b>32,046</b>	<b>116,100</b>
<b>Charge for the period</b>	<b>8</b>	<b>66</b>	<b>208</b>	<b>643</b>	<b>2,083</b>	<b>3,008</b>
<b>Balance at 31 March 2023</b>	<b>28,261</b>	<b>8,093</b>	<b>29,998</b>	<b>18,625</b>	<b>34,129</b>	<b>119,106</b>
<b>Carrying amounts</b>						
Balance at 31 December 2022	88	906	1,908	2,173	12,769	17,844
<b>Balance at 31 March 2023</b>	<b>81</b>	<b>841</b>	<b>1,700</b>	<b>1,530</b>	<b>10,686</b>	<b>14,838</b>
<b>Depreciation rate</b>	<b>20%</b>	<b>10% to 25%</b>	<b>20% to 25%</b>	<b>25%</b>	<b>17% to 100%</b>	

- 5.1** The cost of property and equipment includes the fully depreciated assets that are still in use having cost of AFN 72,048 thousands (31 December 2022: AFN 71,792 thousands).

6. OTHER ASSETS	Note	31 March 2023	31 December 2022
		(Un-audited)	(Audited)
..... AFN '000' .....			
Advances, deposits and prepayments		-	-
Required reserve with DAB	6.1	639,051	692,414
Receivable against credit card transactions		-	-
Receivable from overseas units (Related party)	6.2	648,088	628,651
Branch adjustment account		-	-
Accrued interest		191,037	144,622
Interest receivable on interest rate swaps (Related party)		-	20,716
Advance tax -net		4,517	4,517
Unrealized gain on IRS		349,829	418,655
Call margin on IRS (Related party)		-	-
		<b>1,832,521</b>	1,909,575
Provision against other asset	6.3	<b>(95,645)</b>	(95,645)
		<b>1,736,876</b>	1,813,930

- 6.1** Required reserve account is being maintained with DAB which is denominated in respective currencies to meet minimum reserve requirement in accordance with Article 3 "Required Reserves Regulation" of the Banking Regulations issued by DAB. These balances are interest free.

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**BANK ALFALAH LIMITED AFGHANISTAN**  
**NOTES TO THE CONDENSED INTERIM FINANCIAL INFORMATION (UN-AUDITED)**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2023**

	Note	31 March 2023 (Un-audited) ..... AFN '000' .....	31 December 2022 (Audited)
<b>7. DEPOSITS FROM CUSTOMERS</b>			
Current deposits		6,964,727	7,717,845
Saving deposits		1,201,046	1,191,240
Term deposits		-	-
Margin deposits	7.1	27,037	27,554
		<u>8,192,809</u>	<u>8,936,639</u>

**7.1** This represents cash margin deposits from customers against issuance of letter of guarantees.

	Note	31 March 2023 (Un-audited) ..... AFN '000' .....	31 December 2022 (Audited)
<b>8. OTHER LIABILITIES</b>			
Call margin on Interest rate swaps	8.1	343,413	369,040
Interest payable on Interest Rate Swap (Related party)		22,196	14,723
Payable to overseas units (Related party)	8.2	-	1,277
Accrued expenses		11,378	9,828
Interest payable on term deposit		-	41,000
DAB assessment fee		2,070	1,512
Professional charges		3,153	2,450
Bills payable		938	948
Branch adjustment account		-	-
Unrealized loss on re-measurement of Interest Rate Swaps		-	-
Others		161	162
Provision on for expected credit loss against letter of guarantees		545	565
		<u>383,854</u>	<u>441,505</u>

	Note	31 March 2023 (Un-audited) ..... AFN '000' .....	31 December 2022 (Audited)
<b>9. CONTINGENCIES AND COMMITMENTS</b>			
<b>Contingencies</b>			
Financial guarantees	9.1	227,450	233,205
<b>Commitments</b>	9.2	3,251,556	3,333,836

**9.1** These represent performance guarantees issued by the Bank in the normal course of business. These are 100% secured against counter guarantees. The Bank is also facing certain litigations on which no provision is required as per the opinion of legal advisor.

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**BANK ALFALAH LIMITED AFGHANISTAN****NOTES TO THE CONDENSED INTERIM FINANCIAL INFORMATION (UN-AUDITED)****FOR THE THREE MONTHS ENDED 31 MARCH 2023**

**9.2** This represents interest rate swap contract amounting to AFN 3.252 billion and contingency regarding IRS principal amount payable/receivable against notional amount of AFN 3.252 billion. The Bank has hedged 8 bonds which are Pakistan Euro Bond, Islamic Republic of Pakistan 2031, South Africa, Sharjah Sukuk, Kingdom of Saudi Sukuk, Italy Government International Bond, Perusahaan Penerbit SBSN 2030 - Indonesia and Dubai DOF Sukuk.

**10 RELATED PARTY TRANSACTIONS**

The Bank is a fully owned branch of Bank Alfalah Limited Pakistan. Related parties comprise associated undertakings, majority shareholders, retirement benefit plans, directors of the Head Office of the Bank and the key management personnel of the Bank and its Head Office. Transactions with key management personnel have been carried out as per terms of their employment. Details of transactions and balances with related parties are as follows:

**10.1 Transactions with related parties**

Name of group companies	Nature of transactions
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		Three months ended 31 March 2023 (Un-audited) ----- (AFN '000') -----	Three months ended 31 March 2022 (Un-audited) -----
	Interest expense on Borrowing	-	-
Bank Alfalah Limited Bahrain	Interest income on Interest Rate Swap	-	-
	Interest receivable on Interest Rate Swap	-	-
	Interest expense on Interest Rate Swap	-	-
	Interest payable on Interest Rate Swap	-	-
	Profit remitted to Head Office	-	-
Bank Alfalah Limited - Pakistan	Insurance premium paid to Alfalah Insurance Company Limited	-	-

**10.2 Key management compensation**

	Three months ended 31 March 2023 (Un-audited) ----- (AFN '000') -----	Three months ended 31 March 2022 (Un-audited) -----
Salaries and benefits	<b>13,171</b>	<b>11,610</b>

In addition to their salaries, the Bank also provides non-cash benefits to executives which include furnished accommodation.

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**BANK ALFALAH LIMITED AFGHANISTAN**  
**NOTES TO THE CONDENSED INTERIM FINANCIAL INFORMATION (UN-AUDITED)**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2023**

**11 FAIR VALUE OF FINANCIAL INSTRUMENTS**

IFRS 13 requires the Bank to classify fair value measurement using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. The fair value hierarchy has following levels:

**Level 1:** Quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date.

**Level 2:** Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.

**Level 3:** Unobservable inputs for the asset or liability.

**11.1** The following table provides an analysis of financial instruments that are measured subsequent to initial recognition at fair value, grouped into Level 1 to Level 3 based on the degree to which the fair value is observable.

	Level 1	Level 2	Level 3	Total
	AFN '000'			
Investments in bonds - available for sale investments				
<b>As at 31 March 2023 (Un-audited)</b>	4,081,662	-	-	4,081,662
As at 31 December 2022 (Audited)	<b>4,170,667</b>	-	-	<b>4,170,667</b>

Valuation techniques and key inputs used for investment in bonds were quoted market bid price in active market.

**12 CORRESPONDING FIGURES**

**12.1** Corresponding figures have been re-arranged / reclassified, wherever necessary, to facilitate comparisons. However, there were no significant re-arrangements / reclassifications made during the period.

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

**13 DATE OF AUTHORISATION FOR ISSUE**

This condensed interim financial information has been authorized for issue by the Country Finance Manager and Officiating Country Manger of the Bank on May 13, 2023.

  
 Country Finance Manager

  
 Country Manager