

Bakhtar Bank
Statement of comprehensive income
For the year ended 31 December 2010

				18 March 2009 to 31 December	
2010	2009			2010	2009
USD'000'	USD'000'			Afs '000'	Afs '000'
2,810	205	Interest income		127,283	9,978
(1,077)	(19)	Interest expense		(48,781)	(905)
1,733	187	Net interest income		78,502	9,073
1,033	180	Fee and commission income		46,811	8,769
(10)	(24)	Fee and commission expense		(455)	(1,177)
1,023	156	Net fee and commission income		46,356	7,592
404	210	Other operating income		18,308	10,225
3,160	553	Operating income		143,166	26,890
(1,971)	-	Impairment loss on loans and advances		(89,288)	-
(1,260)	(367)	Personnel expenses		(57,095)	(17,872)
(484)	(266)	Operating lease expenses		(21,923)	(12,937)
(452)	(123)	Depreciation and amortisation		(20,476)	(5,961)
(1,879)	(670)	Other expenses		(85,113)	(32,582)
(2,886)	(873)	Loss before income tax		(130,729)	(42,462)
363	175	Income tax		17,654	8,492
(2,496)	(698)	Loss for the year/period		(113,075)	(33,970)
-	-	Other comprehensive income		-	-
(2,496)	(698)	Total comprehensive income for the year/period		(113,075)	(33,970)

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The annexed notes 1 to 24 form an integral part of these financial statements.



Chairman



Chief Executive Officer



Deputy Chief Executive Officer