

**BAKHTAR BANK**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED DECEMBER 31, 2011**

2011 .....US\$ '000'.....	2010		Note	2011 .....Afs '000'.....	2010
4,874	2,810	Interest income		240,316	127,283
(957)	(1,077)	Interest expense		(47,202)	(48,781)
3,917	1,733	<b>Net interest income</b>	15	193,114	78,502
819	1,033	Fee and commission income		40,387	46,811
(28)	(10)	Fee and commission expense		(1,394)	(455)
791	1,023	<b>Net fee and commission income</b>	16	38,993	46,356
801	404	Other non-interest income	17	39,483	18,308
5,509	3,160	<b>Operating income</b>		271,590	143,166
(44)	(1,971)	Impairment loss on loans and advances	6.9	(2,181)	(89,288)
(1,579)	(1,260)	Employee benefit expenses	18	(77,861)	(57,095)
(498)	(484)	Operating lease expenses		(24,549)	(21,923)
(420)	(387)	Depreciation	7	(20,721)	(17,509)
(60)	(65)	Amortisation	8	(2,966)	(2,967)
(2,372)	(1,879)	Other operating expenses	19	(116,877)	(85,113)
(4,973)	(6,046)	<b>Operating expenses</b>		(245,155)	(273,895)
536	(2,886)	<b>PROFIT/(LOSS) BEFORE TAXATION</b>		26,435	(130,729)
1	363	Income tax	20	40	17,654
537	(2,496)	<b>PROFIT/(LOSS) FOR THE YEAR</b>		26,475	(113,075)
		Other comprehensive income		-	-
537	(2,496)	<b>TOTAL COMPREHENSIVE INCOME / (LOSS)</b>		26,475	(113,075)