

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

2011US\$ '000'.....	2010		Note	2011Afs '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	Net interest income	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	Net fee and commission income	16	38,993	46,356
801	404	Other non-interest income	17	39,483	18,308
5,509	3,160	Operating income		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)	Operating expenses		(245,155)	(273,895)
536	(2,886)	PROFIT/(LOSS) BEFORE TAXATION		26,435	(130,729)
1	363	Income tax	20	40	17,654
537	(2,496)	PROFIT/(LOSS) FOR THE YEAR		26,475	(113,075)
		Other comprehensive income		-	-
537	(2,496)	TOTAL COMPREHENSIVE INCOME / (LOSS)		26,475	(113,075)