

BAKHTAR BANK  
 CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)  
 FOR THE QUARTER ENDED MARCH 31, 2016

<u>31-Mar-16</u>		<u>31-Mar-15</u>			<u>31-Mar-16</u>		<u>31-Mar-15</u>	
.....US\$ '000'.....					.....Afs '000'.....			
1,371	1,871	Interest income			94,124	107,855		
(531)	(879)	Interest expense			(36,488)	(50,684)		
840	992	<b>Net interest income</b>		13	57,636	57,171		
365	424	Fee and commission income			25,049	24,436		
(181)	(113)	Fee and commission expense			(12,406)	(6,536)		
184	311	<b>Net fee and commission income</b>		14	12,643	17,900		
55	(134)	Foreign exchange gain / (loss)		15	3,780	(7,708)		
224	121	Other non-interest income		15	15,369	6,993		
1,303	1,290	<b>Operating income</b>			89,428	74,356		
(117)	(1,010)	Impairment (loss) on loans and advances			(8,046)	(58,226)		
(755)	(774)	Employee benefit expenses		16	(51,835)	(44,645)		
(252)	(279)	Operating lease expenses			(17,302)	(16,070)		
(141)	(153)	Depreciation			(9,704)	(8,805)		
(7)	(2)	Amortization			(451)	(92)		
(999)	(1,066)	Other expenses		17	(68,589)	(61,472)		
(2,271)	(3,284)	<b>Operating expenses</b>			(155,927)	(189,310)		
(969)	(1,994)	<b>Profit before taxation</b>			(66,499)	(114,954)		
-	-	<b>Provision for taxation</b>			-	-		
(969)	(1,994)	<b>Profit for the year</b>			(66,499)	(114,954)		
-	-	Other comprehensive income			-	-		
(969)	(1,994)	<b>Total comprehensive income for the year</b>			(66,499)	(114,954)		

The annexed notes 1 to 19 form an integral part of these financial statements.

Chief Executive Officer

Chief Finance Officer

