

BAKHTAR BANK  
STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED DECEMBER 31, 2015

2015		2014			2015		2014	
.....US\$ '000'.....					.....Afs '000'.....			
6,435	6,768	Interest income			439,944	394,736		
(2,770)	(1,210)	Interest expense			(189,406)	(70,559)		
3,665	5,558	<b>Net interest income</b>		16	250,538	324,177		
1,937	2,296	Fee and commission income			132,437	133,918		
(259)	(323)	Fee and commission expense			(17,679)	(18,861)		
1,678	1,973	<b>Net fee and commission income</b>		17	114,758	115,057		
462	227	Foreign exchange gain		18	31,587	13,229		
387	661	Other non-interest income		18	26,469	38,578		
6,192	8,419	<b>Operating income</b>			423,352	491,041		
(2,221)	201	Impairment (loss) / gain on loans and advances		6.8	(151,862)	11,714		
(2,794)	(2,963)	Employee benefit expenses		19	(191,026)	(172,793)		
(979)	(1,016)	Operating lease expenses			(66,922)	(59,264)		
(589)	(566)	Depreciation		8	(40,282)	(33,026)		
(9)	(1)	Amortization		9	(636)	(72)		
(3,889)	(3,613)	Other expenses		20	(265,897)	(210,683)		
(10,481)	(7,958)	<b>Operating expenses</b>			(716,625)	(464,124)		
(4,290)	461	<b>Profit before taxation</b>			(293,273)	26,917		
		<b>Provision for taxation</b>						
371	(147)	Deferred		21	25,334	(8,575)		
(3,919)	315	<b>Profit for the year</b>			(267,939)	18,342		
-	-	Other comprehensive income			-	-		
(3,919)	315	<b>Total comprehensive income for the year</b>			(267,939)	18,342		

The annexed notes 1 to 27 form an integral part of these financial statements.

Chairman

Chief Executive Officer

Chief Finance Officer