

BAKHTAR BANK
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2016

2016	2015		Note	2016	2015
.....US\$ '000'.....			Afs '000'.....	
4,765	6,435	Interest income		318,461	439,944
(2,436)	(2,770)	Interest expense		(162,790)	(189,406)
2,329	3,665	Net interest income	16	155,671	250,538
2,882	1,937	Fee and commission income		192,637	132,437
(418)	(259)	Fee and commission expense		(27,954)	(17,679)
2,464	1,678	Net fee and commission income	17	164,683	114,758
-	462	Foreign exchange gain	18	-	31,587
1,462	387	Other non-interest income	18	97,694	26,469
6,255	6,192	Operating income		418,048	423,352
(1,679)	(2,221)	Impairment (loss) / gain on loans and advances	6.8	(112,206)	(151,862)
(3,377)	(2,794)	Employee benefit expenses	19	(225,688)	(191,026)
(1,048)	(979)	Operating lease expenses		(70,052)	(66,922)
(652)	(589)	Depreciation	8	(43,564)	(40,282)
(27)	(9)	Amortization	9	(1,803)	(636)
(4,651)	(3,889)	Other expenses	20	(310,793)	(265,897)
(11,434)	(10,481)	Operating expenses		(764,106)	(716,625)
(5,180)	(4,290)	Loss before taxation		(346,058)	(293,273)
		Provision for taxation			
222	371	Deferred	21	14,839	25,334
(4,958)	(3,919)	Loss for the year		(331,219)	(267,939)
-	-	Other comprehensive income		-	-
(4,958)	(3,919)	Total comprehensive income for the year		(331,219)	(267,939)

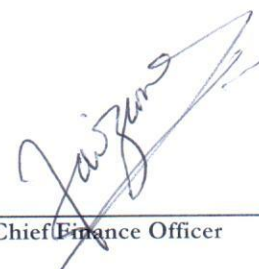
The annexed notes 1 to 28 form an integral part of these financial statements.



Chairman



Chief Executive Officer



Chief Finance Officer