

BAKHTAR BANK  
 STATEMENT OF COMPREHENSIVE INCOME  
 FOR THE YEAR ENDED DECEMBER 31, 2017

	Note	2017 .....Afs	2016 '000' .....
Interest income		213,726	318,461
Interest expense		(116,722)	(162,790)
<b>Net interest income</b>	16	97,004	155,671
Fee and commission income		231,008	192,637
Fee and commission expense		(18,198)	(27,954)
<b>Net fee and commission income</b>	17	212,810	164,683
Other non-interest income	18	192,422	97,095
<b>Operating income</b>		502,236	417,449
Impairment (loss) / gain on loans and advances	6.8	298,559	(112,206)
Provision against non-funded facilities		(46,653)	-
Employee benefit expenses	19	(256,329)	(225,688)
Operating lease expenses		(81,161)	(70,052)
Depreciation	8	(51,918)	(43,564)
Amortization	9	(1,731)	(1,803)
Other expenses	20	(354,011)	(310,194)
<b>Operating expenses</b>		(493,244)	(763,507)
<b>Profit / (loss) before taxation</b>		8,992	(346,058)
Provision for taxation			
Deferred	21	57,562	14,839
<b>Profit / (loss) for the year</b>		66,554	(331,219)
Other comprehensive income		-	-
<b>Total comprehensive income for the year</b>		66,554	(331,219)

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

  
 Chief Executive Officer

  
 Chief Finance Officer