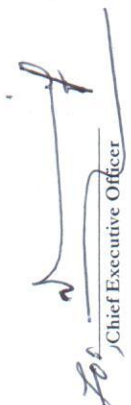


ISLAMIC BANK OF AFGHANISTAN
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
FOR THE PERIOD ENDED SEPTEMBER 30, 2018

	As per International Financial Reporting Standards (IFRSs)			As per Financial Accounting Standards (FAS) of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)		
	Quarter ended 30 September 2017	Nine Months ended 30 September 2017	Quarter ended 31 March 2018	Quarter ended 30 September 2018	Quarter ended 30 June 2018	Six month ended 30 September 2018
	----- Afn '000' -----			----- Afn '000' -----		
Interest income	60,033	172,650	27,960	10,135	24,547	34,682
Interest expense	(26,758)	(94,418)	(29,246)	19,082	10,177	29,259
Net interest income	33,275	78,232	(1,286)	29,217	34,724	63,941
Fee and commission income	47,469	169,196	40,554			
Fee and commission expense	(3,858)	(13,700)	(2,771)			
Net fee and commission income	43,611	155,496	37,783			
Foreign exchange gain / (loss)	9,510	39,369	(48,265)	(9,567)	(15,411)	(24,778)
Other non-interest income	37,249	54,412	9,626	19,850	19,313	39,163
Operating income	123,645	327,509	(2,142)			
Impairment (loss) on loans and advances	14,582	76,875	111,000	99,340	27,920	127,260
Provision against non-funded facilities	(9,339)	(45,927)	18,199	74,360	101,408	175,768
Employee benefit expenses	(65,963)	(190,571)	(80,938)	193,550	148,641	342,191
Operating lease expenses	(18,297)	(61,299)	(21,139)	(206,315)	(233,311)	(439,626)
Depreciation	(13,178)	(38,510)	(13,407)	(15,024)	(14,085)	(29,109)
Amortization	(437)	(1,338)	(358)	(221,339)	(247,396)	(468,735)
Other expenses	(100,962)	(273,706)	(112,773)			
Operating expenses	(193,594)	(534,476)	(99,416)	(96)	32,271	32,175
Loss before taxation	(69,949)	(206,967)	(101,558)	(27,885)	(66,484)	(94,369)
Provision for taxation- Deferred	-	59,359	-	-	-	-
Profit/(Loss) for the period	(69,949)	(147,608)	(101,558)	(27,885)	(66,484)	(94,369)
Other comprehensive income	-	-	-	-	-	-
Total comprehensive loss for the period	(69,949)	(147,608)	(101,558)	(27,885)	(66,484)	(94,369)

The annexed note 01 to 17 form an integral part of these condensed interim financial statements.


Chief Executive Officer


Chief Finance Officer

Note

Income
Deferred Sales and Diminishing Musharaka Rentals Investments
Return on Unrestricted Investment Accounts before the Bank's Share as Mudarib
Banks Share as Mudarib
Return on Unrestricted Investment Accounts
Revenue from Banking Services
Other Revenues
Total Bank Revenue
Administrative and General Expenditures
Depreciation
Total Operating Expenses
Provision for impairment - net
Net Income (Loss) Before Tax
Provision for taxation- Deferred
Net Income (Loss) for the period
Other comprehensive income
Total comprehensive loss for the period

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