

**BAKHTAR BANK**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED DECEMBER 31, 2012**

2012		2011				2012		2011	
.....US\$ '000'.....						.....Afs '000'.....			
4,737	4,874	Interest income				246,723	240,316		
(807)	(957)	Interest expense				(42,042)	(47,202)		
3,930	3,917	<b>Net interest income</b>		16		204,681	193,114		
1,312	819	Fee and commission income				68,348	40,387		
(27)	(28)	Fee and commission expense				(1,430)	(1,394)		
1,285	791	<b>Net fee and commission income</b>		17		66,918	38,993		
273	276	Foreign exchange gain				14,193	13,632		
680	524	Other non-interest income		18		35,433	25,851		
6,168	5,508	<b>Operating income</b>				321,225	271,590		
(622)	(44)	Impairment loss on loans and advances		6.8		(32,379)	(2,181)		
(1,722)	(1,579)	Employee benefit expenses		19		(89,697)	(77,861)		
(462)	(498)	Operating lease expenses				(24,069)	(24,549)		
(409)	(420)	Depreciation		8		(21,292)	(20,721)		
(28)	(60)	Amortization		9		(1,484)	(2,966)		
(2,181)	(2,372)	Other operating expenses		20		(113,579)	(116,877)		
(5,424)	(4,973)	<b>Operating expenses</b>				(282,500)	(245,155)		
744	536	<b>PROFIT BEFORE TAXATION</b>				38,725	26,435		
(88)	1	Taxation		21		(4,580)	40		
656	537	<b>PROFIT FOR THE YEAR</b>				34,145	26,475		
-	-	Other comprehensive income				-	-		
656	537	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>				34,145	26,475		

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

ANR





**Chairman**
**Chief Executive Officer**
**Chief Financial Officer**

