

BAKHTAR BANK
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 SEPTEMBER, 2017

| | | Un-Audited | | | |
|------|--|----------------------------------|-------------------------------------|----------------------------------|-------------------------------------|
| | | Quarter ended 30 Sept 2017 | Nine month ended 30 Sept 2017 | Quarter ended 30 Sept 2016 | Nine Month ended 30 Sept 2016 |
| Note | | Afn '000' | | | |
| | Interest income | 60,033 | 172,650 | 71,189 | 250,987 |
| | Interest expense | (26,758) | (94,418) | (38,067) | (123,879) |
| | Net interest income | 33,275 | 78,232 | 33,122 | 127,108 |
| | Fee and commission income | 47,469 | 169,196 | 44,694 | 122,030 |
| | Fee and commission expense | (3,858) | (13,700) | (5,060) | (23,412) |
| | Net fee and commission income | 43,611 | 155,496 | 39,634 | 98,618 |
| | Foreign exchange (loss) / gain | 9,510 | 39,369 | (26,521) | (13,432) |
| | Other non-interest income | 37,249 | 54,412 | 36,918 | 80,291 |
| | Operating income | 123,645 | 327,509 | 83,153 | 292,585 |
| | Impairment gain / (loss) on loans and advances | 14,582 | 76,875 | (5,938) | (119,764) |
| | Provision against non-funded facilities | (9,339) | (45,927) | - | - |
| | Employee benefit expenses | (65,963) | (190,571) | (45,522) | (160,376) |
| | Operating lease expenses | (18,297) | (61,299) | (19,300) | (52,523) |
| | Depreciation | (13,178) | (38,510) | (7,110) | (18,719) |
| | Amortization | (437) | (1,338) | (4,552) | (13,658) |
| | Other expenses | (100,962) | (273,706) | (90,033) | (222,956) |
| | Operating expenses | (193,594) | (534,476) | (172,455) | (587,996) |
| | Loss before taxation | (69,949) | (206,967) | (89,302) | (295,411) |
| | Provision for taxation | - | 59,359 | - | - |
| | Loss for the period | (69,949) | (147,608) | (89,302) | (295,411) |
| | Other comprehensive income | - | - | - | - |
| | Total comprehensive loss for the period | (69,949) | (147,608) | (89,302) | (295,411) |

The annexed notes 1 to 20 form an integral part of these financial statements. *11/10/17*


 Chief Executive Officer


 Chief Finance Officer