

ISLAMIC BANK OF AFGHANISTAN  
CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)  
FOR THE HALF YEAR ENDED JUNE 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 June 2017	Half yearly ended 30 June 2017	Quarter ended 31 March 2018	Quarter ended 30 June 2018
Interest income	45,777	112,617	27,960	24,547
Interest expense	(28,264)	(67,660)	(29,246)	10,177
Net interest income	17,513	44,957	(1,286)	34,724
Fee and commission income	60,644	121,727	40,554	
Fee and commission expense	(4,317)	(9,842)	(2,771)	
Net fee and commission income	56,327	111,885	37,783	
Foreign exchange gain / (loss)	11,202	29,859	(48,265)	(15,411)
Other non-interest income	10,367	17,163	9,626	19,313
Operating income	95,409	203,864	(2,142)	27,920
Impairment (loss) on loans and Provision against non-funded facilities	20,464	62,293	111,000	101,408
Employee benefit expenses	2,361	(36,588)	18,199	148,641
Operating lease expenses	(62,450)	(124,608)	(80,938)	(233,511)
Depreciation	(24,592)	(43,002)	(21,139)	(14,085)
Amortization	(12,741)	(25,332)	(13,407)	(247,396)
Other expenses	(450)	(901)	(358)	
Operating expenses	(74,279)	(172,744)	(112,773)	32,455
Loss before taxation	(151,687)	(340,882)	(99,416)	(66,300)
Provision for taxation- Deferred Profit/(Loss) for the period	(56,278)	(137,018)	(101,558)	(66,300)
Other comprehensive income	-	59,359	-	(66,300)
Total comprehensive loss for the period	(56,278)	(77,659)	(101,558)	(66,300)
Income				24,547
Deferred Sales Investments				10,177
Return on Unrestricted Investment Accounts before the Bank's Share as Mudarib				34,724
Banks Share as Mudarib				(15,411)
Return on Unrestricted Investment Accounts				19,313
Revenue from Banking Services				27,920
Other Revenues				101,408
Total Bank Revenue				148,641
Administrative and General Expenditures				(233,511)
Depreciation				(14,085)
Total Operating Expenses				(247,396)
Provision for impairment - net				32,455
Net Income (Loss) Before Tax				(66,300)
Provision for taxation- Deferred				-
Net Income (Loss) for the period				(66,300)
Other comprehensive income				-
Total comprehensive loss for the period				(66,300)

The annexed note 1 to 17 form an integral part of these condensed interim financial statements.

Chairman

Chief Executive Officer

Chief Finance Officer