

Azizi Bank

Statement of comprehensive income

For the year ended 31 December 2010

<u>2010</u>	<u>2009</u>			<u>2010</u>	<u>2009</u>
US\$ '000'	US\$ '000'			Afs '000'	Afs '000'
25,438	18,948	Interest income	17	1,152,329	921,618
(11,075)	(11,429)	Interest expense	17	(501,717)	(555,887)
<u>14,362</u>	<u>7,519</u>	Net interest income		650,612	365,731
4,711	1,994	Fee and commission income	18	213,399	96,969
(280)	(143)	Fee and commission expense	18	(12,677)	(6,948)
<u>4,431</u>	<u>1,851</u>	Net fee and commission income		200,722	90,021
-	(236)	Business receipts tax expense		-	(11,485)
1,470	(1,171)	Foreign exchange gain/(loss)		66,610	(56,934)
13,580	-	Gain on disposal of non-current asset held for sale	6	615,154	-
<u>152</u>	<u>100</u>	Other operating income		<u>6,870</u>	<u>4,884</u>
33,995	8,064	Operating income		1,539,968	392,217
(10,395)	1,515	Net impairment gain/(loss) on loans and advances	7.6	(470,874)	73,693
(6,157)	(3,771)	Personnel expenses	19	(278,930)	(183,405)
(1,362)	(1,927)	Business development expenses		(61,699)	(93,742)
(2,297)	(2,427)	Depreciation and amortisation	9,10	(104,070)	(118,041)
(1,321)	(485)	Operating lease expenses		(59,857)	(23,598)
<u>(10,708)</u>	<u>(8,581)</u>	Other expenses	20	<u>(485,050)</u>	<u>(417,366)</u>
1,755	(7,612)	Profit/(loss) before tax		79,488	(370,242)
363	1,522	Income tax	21	16,441	74,048
<u>2,118</u>	<u>(6,090)</u>	Profit/(loss) for the year		<u>95,929</u>	<u>(296,194)</u>
		Other comprehensive income		-	-
<u>2,118</u>	<u>(6,090)</u>	Total comprehensive income for the year		<u>95,929</u>	<u>(296,194)</u>

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

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KPMG Afghanistan LTD