

AZIZI GROUP
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
AS AT DECEMBER 31, 2014

2014	2013		Note	2014	2013
.....US\$ '000'.....			AFN '000'.....	
42,307	44,914	Interest income	17	2,467,320	2,570,402
<u>(17,872)</u>	<u>(13,332)</u>	Interest expense	17	<u>(1,042,283)</u>	<u>(762,968)</u>
24,435	31,582	Net interest income		1,425,037	1,807,434
15,381	12,591	Fee and commission income	18	897,043	720,556
<u>(804)</u>	<u>(399)</u>	Fee and commission expense	18	<u>(46,901)</u>	<u>(22,829)</u>
14,577	12,192	Net fee and commission		850,142	697,727
1,004	782	Foreign exchange gain		58,553	44,738
(2)	(2)	Gain on disposal of non-current asset held for sale		(108)	(143)
<u>983</u>	<u>1,313</u>	Other operating income		<u>57,334</u>	<u>75,116</u>
40,997	45,867	Operating income		2,390,958	2,624,872
(9,222)	(4,996)	Impairment gain / (loss) on loans and advances		(537,805)	(285,931)
(9,729)	(8,127)	Employee benefit expenses	19	(567,415)	(465,088)
(1,904)	(1,939)	Depreciation and amortization		(111,026)	(110,975)
(2,474)	(2,119)	Operating lease expenses		(144,257)	(121,242)
<u>(12,901)</u>	<u>(14,770)</u>	Other expenses	20	<u>(752,372)</u>	<u>(845,283)</u>
4,767	13,916	Profit before income tax		278,083	796,353
<u>(1,008)</u>	<u>(2,783)</u>	Taxation	21	<u>(58,809)</u>	<u>(159,270)</u>
3,760	11,133	Profit for the year		219,274	637,083
-	-	Other comprehensive income		-	-
<u>3,760</u>	<u>11,133</u>	Total comprehensive profit for the year		219,274	637,083

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

 Chairman

 Chief Executive Officer

 Chief Finance Officer