


AZIZI BANK
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
AS AT DECEMBER 31, 2015

2015		2014			2015		2014	
.....US\$ '000'.....				NoteAFN '000'.....			
28,199	42,307	Interest income	17	1,927,962	2,467,320			
(16,540)	(17,872)	Interest expense	17	(1,130,855)	(1,042,283)			
11,659	24,435	Net interest income		797,107	1,425,037			
9,182	15,381	Fee and commission income	18	627,744	897,043			
(1,027)	(804)	Fee and commission expense	18	(70,202)	(46,901)			
8,155	14,577	Net fee and commission income		557,542	850,142			
19,814	39,012	Operating income		1,354,649	2,275,179			
(1,919)	(9,222)	Impairment gain / (loss) on loans and advances	6.7	(131,229)	(537,805)			
(9,103)	(9,729)	Employee benefit expenses	19	(622,340)	(567,415)			
(1,601)	(1,904)	Depreciation and amortization		(109,480)	(111,026)			
(2,468)	(2,474)	Operating lease expenses		(168,711)	(144,257)			
(12,352)	(12,900)	Other expenses	20	(844,494)	(752,372)			
(27,443)	(36,229)	Operating expenses		(1,876,254)	(2,112,875)			
3,028	1,004	Foreign exchange gain		207,027	58,553			
-	(2)	Gain on disposal of non-current asset held for sale		-	(108)			
711	983	Other operating income		48,588	57,334			
3,739	1,985	Non-operating income		255,615	115,779			
(3,890)	4,768	Profit before taxation		(265,990)	278,083			
291	(1,008)	Taxation	21	19,877	(58,809)			
(3,599)	3,760	(Loss) / Profit for the year		(246,113)	219,274			
-	-	Other comprehensive income		-	-			
(3,599)	3,760	Total comprehensive income for the year		(246,113)	219,274			

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


Chairman


Chief Executive Officer


Chief Finance Officer

