

**BANK-E-MILLIE AFGHAN**  
**UNCONSOLIDATED INCOME STATEMENT**

For the year ended 29 Hoot 1388 (20 March 2010)

	Note	1388 (Afs)	1387 (Afs)
Interest income	21	583,495,732	625,771,155
Interest expense	21	(93,951,967)	(72,928,043)
<b>Net interest income</b>		<b>489,543,765</b>	<b>552,843,112</b>
Fee and commission income	22	18,610,760	22,884,634
Fee and commission expense	22	(648,626)	(1,663,562)
<b>Net fee and commission income</b>		<b>17,962,134</b>	<b>21,221,072</b>
Business receipt tax expense		-	(35,973,554)
Net trading income / (loss) from foreign currencies		20,268,829	(10,845,109)
Other operating income	23	589,360,212	213,527,900
		<b>609,629,041</b>	<b>166,709,237</b>
<b>Operating income</b>		<b>1,117,134,940</b>	<b>740,773,421</b>
Impairment loss on loans and advances to customers	5	(81,175,139)	(698,363,211)
Personnel expenses	24	(220,298,217)	(172,511,066)
Depreciation	8	(45,215,270)	(44,017,566)
Other expenses	25	(78,166,070)	(113,612,239)
<b>Profit / (loss) before taxation</b>		<b>692,280,244</b>	<b>(287,730,661)</b>
Taxation	26	(60,097,965)	65,860,054
<b>Profit / (loss) for the year</b>		<b>632,182,279</b>	<b>(221,870,607)</b>

(Chief Executive Officer)

(Chief Financial Officer)

