

AZIZI BANK
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2016

2016	2015		2016	2015
.....USD '000'.....		NoteAFN '000'.....	
ASSETS				
257,735	163,931	Cash and cash equivalents	17,224,439	11,207,964
109,623	166,729	Loans and advances to customers	7,326,122	11,399,271
49,637	28,045	Investments	3,317,251	1,917,425
23,567	22,305	Investment in subsidiary	1,575,000	1,525,000
250	250	Investment in APS	16,708	17,093
12,208	10,714	Property and equipment	815,869	732,538
678	501	Intangible assets	45,340	34,253
4,361	-	Non-current assets held for sale	291,423	-
35,661	25,026	Other assets	2,383,196	1,710,998
493,720	417,501	Total assets	32,995,348	28,544,542
EQUITY AND LIABILITIES				
Liabilities				
53,535	95,973	Deposits from banks	3,577,744	6,561,659
352,234	235,073	Deposits from customers	23,539,800	16,071,983
-	-	Current tax liability	-	-
3,267	3,996	Other liabilities	218,380	273,201
409,036	335,042	Total liabilities	27,335,924	22,906,843
Equity				
80,314	78,505	Share capital	5,367,400	5,367,400
4,370	3,953	Retained earning	292,024	270,299
84,684	82,458	Total equity	5,659,424	5,637,699
493,720	417,501	Total equity and liabilities	32,995,348	28,544,542
		Contingencies and commitments	25	

The annexed notes 1 to 29 form an integral part of these financial statements.

 Chairman	 Chief Executive Officer	 Chief Finance Officer
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AZIZI BANK
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2016

2016		2015			2016		2015	
.....USD '000'.....				AFN '000'.....			
20,986.47	24,100	Interest income	19	1,402,526	1,647,730			
(12,382)	(16,106)	Interest expense	19	(827,506)	(1,101,161)			
8,604	7,994	Net interest income		575,020	546,569			
13,065	7,245	Fee and commission income	20	873,135	495,307			
(1,250)	(768)	Fee and commission expense	20	(83,510)	(52,523)			
11,815	6,476	Net fee and commission income		789,625	442,784			
20,419	14,470	Operating income		1,364,645	989,353			
(2,154)	302	Net impairment (loss) /gain on loans and advances	6.7	(143,948)	20,633			
(6,826)	(6,309)	Employee benefit expenses	21	(456,160)	(431,314)			
(869)	(881)	Depreciation on fixed assets	10	(58,090)	(60,256)			
(123)	(121)	Amortization of intangible assets	11	(8,245)	(8,306)			
(1,657)	(1,489)	Operating lease expenses		(110,763)	(101,789)			
(9,668)	(8,463)	Other expenses	22	(646,139)	(578,597)			
(21,298)	(16,961)	Operating expenses		(1,423,345)	(1,159,629)			
635	2,566	Foreign Exchange Gain		42,440	175,440			
36	-	Gain on disposal of property and equipment		2,394	-			
614	324	Other operating income		41,015	22,119			
1,285	2,890	Non-operating income		85,849	197,559			
406	399	Profit before taxation		27,149	27,283			
(81)	(80)	Taxation	23	(5,430)	(5,457)			
325	319	Profit for the year		21,719	21,826			
-	-	Other comprehensive income		-	-			
325	319	Total comprehensive income for the year		21,719	21,826			

The annexed notes 1 to 29 form an integral part of these financial statements.


Chairman


Chief Executive Officer


Chief Finance Officer

