

Consolidated statement of comprehensive income

In thousand Tajik somoni	Notes	Year ended December 31, 2012	Year ended December 31, 2011
Interest and similar income	6	246,782	237,016
Interest and similar expense	6	(184,288)	(198,111)
Net interest income		62,494	38,905
Fee and commission income	7	57,129	58,612
Fee and commission expense	7	(6,507)	(6,712)
Net fee and commission income		50,622	51,900
Realised gains less losses from transactions in foreign currencies		37,169	24,916
Other income	8	2,359	5,232
(Impairment charge)/reversal of impairment for credit losses and other assets	9	(75,267)	13,869
Staff costs	10	(66,080)	(64,086)
Depreciation of property and equipment	18	(12,409)	(11,221)
Amortization of intangible assets	19	(1,005)	(1,320)
Other expenses	11	(72,171)	(60,312)
Loss before income tax		(74,288)	(2,117)
Income tax expense	12	(14,499)	(7,138)
Loss for the year		(88,787)	(9,255)
Attributable to:			
- shareholders of the Bank		(89,167)	(9,419)
- non-controlling interests		380	164
		(88,787)	(9,255)
Other comprehensive income		618	(2,484)
Total comprehensive income for the year		(88,169)	(11,739)
Attributable to:			
- shareholders of the Bank		(88,549)	(11,903)
- non-controlling interests		380	164
		(88,169)	(11,739)
Earnings per share (in somoni)			
Basic	13	(35.66)	(5.08)

The accompanying notes on pages 7 to 49 are an integral part of these consolidated financial statements.