

**“AZERBAIJAN INDUSTRY BANK” OPEN JOINT STOCK COMPANY”**  
**STATEMENT OF COMPREHENSIVE INCOME**

	<b>31/03/2016</b>
	<b>(in Azerbaijani Manats)</b>
Interest income	4,785,858
Interest expense	-2,103,749
<b>Net interest income before recovery of provision for impairment losses on interest bearing assets</b>	<b>2,682,109</b>
Reversal/ (provision) for impairment losses on loan and advances to customers	711,020
<b>Net interest income</b>	<b>3,393,129</b>
Net gain on foreign exchange operations income	1,237,864
Fee and commission income	702,501
Fee and commission expense	-263,646
Reversal/(Provision) for impairment loss on repossessed collaterals	-142,445
Other income/(expenses), net	-52,451
<b>Net non-interest income</b>	<b>1,481,823</b>
<b>Operating income</b>	<b>4,874,952</b>
Operating expenses	-1,647,366
<b>Profit before income tax</b>	<b>3,227,586</b>
Income tax expense	-554,400
<b>Net profit for the year</b>	<b>2,673,186</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>2,673,186</b>
<b>EARNINGS PER SHARE</b>	<b>0.045</b>