

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

	31/05/2016
	(in Azerbaijani Manats)
Interest income	7,777,827
Interest expense	-3,386,067
Net interest income before recovery of provision for impairment losses on interest bearing assets	4,391,760
Reversal/ (provision) for impairment losses on loan and advances to customers	685,884
Net interest income	5,077,644
Net gain on foreign exchange operations income	1,801,010
Fee and commission income	1,297,363
Fee and commission expense	-464,148
Reversal/(Provision) for impairment loss on repossessed collaterals	-24,506
Other income/(expenses), net	-54,339
Net non-interest income	2,555,380
Operating income	7,633,024
Operating expenses	-2,840,923
Profit before income tax	4,792,101
Income tax expense	-837,400
Net profit for the year	3,954,701
TOTAL COMPREHENSIVE INCOME	3,954,701
EARNINGS PER SHARE	0.066