

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

	30/06/2016
	(in Azerbaijani Manats)
Interest income	9,319,958
Interest expense	-4,087,940
Net interest income before recovery of provision for impairment losses on interest bearing assets	5,232,018
Reversal/ (provision) for impairment losses on loan and advances to customers	310,152
Net interest income	5,542,170
Net gain on foreign exchange operations income	2,304,545
Fee and commission income	1,656,956
Fee and commission expense	-571,678
Reversal/(Provision) for impairment loss on repossessed collaterals	-24,506
Other income/(expenses), net	-54,847
Net non-interest income	3,310,470
Operating income	8,852,640
Operating expenses	-3,358,147
Profit before income tax	5,494,493
Income tax expense	-972,400
Net profit for the year	4,522,093
TOTAL COMPREHENSIVE INCOME	4,522,093
EARNINGS PER SHARE	0.075