

"AZERBAIJAN INDUSTRY BANK" OPEN JOINT STOCK COMPANY"
STATEMENT OF COMPREHENSIVE INCOME

	30/11/2016	30/11/2016
	(in Azerbaijani Manats)	(in US Dollars)
Interest income	16,608,208	9,590,142
Interest expense	-7,610,683	-4,394,666
Net interest income before recovery of provision for impairment losses on interest bearing assets	8,997,525	5,195,476
Reversal/ (provision) for impairment losses on loan and advances to customers	-1,754,467	-1,013,089
Net interest income	7,243,058	4,182,387
Net gain on foreign exchange operations income	5,225,605	3,017,441
Fee and commission income	3,192,447	1,843,427
Fee and commission expense	-1,173,676	-677,720
Reversal/(Provision) for impairment loss on repossessed collaterals	-24,506	-14,151
Other income/(expenses), net	-55,766	-32,201
Net non-interest income	7,164,104	4,136,796
Operating income	14,407,162	8,319,184
Operating expenses	-6,621,155	-3,823,279
Profit before income tax	7,786,007	4,495,904
Income tax expense	-1,563,732	-902,952
Net profit for the year	6,222,275	3,592,952
TOTAL COMPREHENSIVE INCOME	6,222,275	3,592,952
EARNINGS PER SHARE	0.104	0.063