

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

		31/01/2016
		(in Azerbaijani Manats)
	Interest income	1,604,001
	Interest expense	-915,573
	Net interest income before recovery of provision for impairment losses on interest bearing assets	688,428
	Reversal/ (provision) for impairment losses on loan and advances to customers	-433,676
	Net interest income	254,752
	Net gain on foreign exchange operations income	512,010
	Fee and commission income	182,304
	Fee and commission expense	-81,624
	Other income/(expenses), net	-438
	Net non-interest income	612,252
	Operating income	867,004
	Operating expenses	-503,634
	Profit before income tax	363,370
	Income tax expense	-49,500
	Net profit for the year	313,870
	TOTAL COMPREHENSIVE INCOME	313,870
	EARNINGS PER SHARE	0.005