

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

	29/02/2016
	(in Azerbaijani Manats)
Interest income	3,135,084
Interest expense	-1,477,938
Net interest income before recovery of provision for impairment losses on interest bearing assets	1,657,146
Reversal/ (provision) for impairment losses on loan and advances to customers	462,646
Net interest income	2,119,792
Net gain on foreign exchange operations income	633,201
Fee and commission income	439,538
Fee and commission expense	-207,060
Reversal/(Provision) for impairment loss on repossessed collaterals	-142,445
Other income/(expenses), net	-36,826
Net non-interest income	686,408
Operating income	2,806,200
Operating expenses	-1,121,800
Profit before income tax	1,684,400
Income tax expense	-300,000
Net profit for the year	1,384,400
TOTAL COMPREHENSIVE INCOME	1,384,400
EARNINGS PER SHARE	0.023