

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

	<b>30/04/2016</b>
	<b>(in Azerbaijani Manats)</b>
Interest income	6,329,691
Interest expense	-2,737,632
<b>Net interest income before recovery of provision for impairment losses on interest bearing assets</b>	<b>3,592,059</b>
Reversal/ (provision) for impairment losses on loan and advances to customers	754,964
<b>Net interest income</b>	<b>4,347,023</b>
Net gain on foreign exchange operations income	1,619,222
Fee and commission income	1,011,774
Fee and commission expense	-358,756
Reversal/(Provision) for impairment loss on repossessed collaterals	-24,506
Other income/(expenses), net	-54,874
<b>Net non-interest income</b>	<b>2,192,860</b>
<b>Operating income</b>	<b>6,539,883</b>
Operating expenses	-2,311,451
<b>Profit before income tax</b>	<b>4,228,432</b>
Income tax expense	-754,400
<b>Net profit for the year</b>	<b>3,474,032</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>3,474,032</b>
<b>EARNINGS PER SHARE</b>	<b>0.058</b>