

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

	31/07/2016
	(in Azerbaijani Manats)
Interest income	10,726,981
Interest expense	-4,847,081
Net interest income before recovery of provision for impairment losses on interest bearing assets	5,879,900
Reversal/ (provision) for impairment losses on loan and advances to customers	401,493
Net interest income	6,281,393
Net gain on foreign exchange operations income	2,900,753
Fee and commission income	1,922,752
Fee and commission expense	-689,183
Reversal/(Provision) for impairment loss on repossessed collaterals	-24,506
Other income/(expenses), net	-55,444
Net non-interest income	4,054,372
Operating income	10,335,765
Operating expenses	-3,983,769
Profit before income tax	6,351,996
Income tax expense	-1,106,400
Net profit for the year	5,245,596
TOTAL COMPREHENSIVE INCOME	5,245,596
EARNINGS PER SHARE	0.087