

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

	31/08/2016
	(in Azerbaijani Manats)
Interest income	12,164,087
Interest expense	-5,506,003
Net interest income before recovery of provision for impairment losses on interest bearing assets	6,658,084
Reversal/ (provision) for impairment losses on loan and advances to customers	-48,990
Net interest income	6,609,094
Net gain on foreign exchange operations income	3,758,396
Fee and commission income	2,274,451
Fee and commission expense	-817,058
Reversal/(Provision) for impairment loss on repossessed collaterals	-24,506
Other income/(expenses), net	-56,668
Net non-interest income	5,134,615
Operating income	11,743,709
Operating expenses	-4,577,428
Profit before income tax	7,166,281
Income tax expense	-1,224,400
Net profit for the year	5,941,881
TOTAL COMPREHENSIVE INCOME	5,941,881
EARNINGS PER SHARE	0.099