

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

	30.09.2017	30.09.2017
	(in Azerbaijani Manats)	(in US Dollars)
Interest income	17 867 939	10 509 316
Interest expense	-9 924 355	-5 837 169
Net interest income before recovery of provision for impairment losses on interest bearing assets	7 943 583	4 672 146
Reversal/ (provision) for impairment losses on loan and advances to customers	-744 702	-438 008
Net interest income	7 198 882	4 234 138
Net gain on foreign exchange operations income	2 603 005	1 530 999
Fee and commission income	2 917 275	1 715 842
Fee and commission expense	-1 250 751	-735 650
Reversal/(Provision) for impairment loss on repossessed collaterals	0	0
Dividend income	0	0
Other income/(expenses), net	651 085	382 946
Net non-interest income	4 920 614	2 894 138
Operating income	12 119 495	7 128 276
Operating expenses	-6 349 470	-3 734 543
Profit before income tax	5 770 025	3 393 733
Income tax expense	-1 199 924	-705 755
Net profit for the year	4 570 101	2 687 978
TOTAL COMPREHENSIVE INCOME	4 570 101	2 687 978
EARNINGS PER SHARE	0,076	0,045