

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

	<b>30.11.2017</b>	<b>30.11.2017</b>
	<b>(in Azerbaijani Manats)</b>	<b>(in US Dollars)</b>
Interest income	22 056 745	12 973 793
Interest expense	-13 042 618	-7 671 677
<b>Net interest income before recovery of provision for impairment losses on interest bearing assets</b>	<b>9 014 127</b>	<b>5 302 116</b>
Reversal/ (provision) for impairment losses on loan and advances to customers	-1 173 925	-690 504
<b>Net interest income</b>	<b>7 840 202</b>	<b>4 611 612</b>
Net gain on foreign exchange operations income	2 742 445	1 613 108
Fee and commission income	3 590 712	2 112 059
Fee and commission expense	-1 574 214	-925 954
Other income/(expenses), net	288 128	169 477
<b>Net non-interest income</b>	<b>5 047 072</b>	<b>2 968 691</b>
<b>Operating income</b>	<b>12 887 273</b>	<b>7 580 303</b>
Operating expenses	-7 478 319	-4 398 752
<b>Profit before income tax</b>	<b>5 408 954</b>	<b>3 181 551</b>
Income tax expense	-1 112 850	-654 579
<b>Net profit for the year</b>	<b>4 296 104</b>	<b>2 526 972</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>4 296 104</b>	<b>2 526 972</b>
<b>EARNINGS PER SHARE</b>	<b>0,072</b>	<b>0,042</b>