

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

	<b>31.08.2017</b>	<b>31.08.2017</b>
	<b>(in Azerbaijani Manats)</b>	<b>(in US Dollars)</b>
Interest income	16 794 455	9 873 283
Interest expense	-8 869 470	-5 214 268
<b>Net interest income before recovery of provision for impairment losses on interest bearing assets</b>	<b>7 924 984</b>	<b>4 659 015</b>
Reversal/ (provision) for impairment losses on loan and advances to customers	58 518	34 402
<b>Net interest income</b>	<b>7 983 502</b>	<b>4 693 417</b>
Net gain on foreign exchange operations income	2 528 726	1 486 612
Fee and commission income	2 646 661	1 555 944
Fee and commission expense	-1 127 786	-663 013
Other income/(expenses), net	653 118	383 961
<b>Net non-interest income</b>	<b>4 700 720</b>	<b>2 763 504</b>
<b>Operating income</b>	<b>12 684 222</b>	<b>7 456 921</b>
Operating expenses	-5 633 603	-3 311 936
<b>Profit before income tax</b>	<b>7 050 619</b>	<b>4 144 985</b>
Income tax expense	-1 419 924	-834 758
<b>Net profit for the year</b>	<b>5 630 695</b>	<b>3 310 226</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>5 630 695</b>	<b>3 310 226</b>
<b>EARNINGS PER SHARE</b>	<b>0,094</b>	<b>0,055</b>