

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

	<b>31.10.2017</b>	<b>31.10.2017</b>
	<b>(in Azerbaijani Manats)</b>	<b>(in US Dollars)</b>
Interest income	19 983 289	11 753 493
Interest expense	-10 947 931	-6 439 202
<b>Net interest income before recovery of provision for impairment losses on interest bearing assets</b>	<b>9 035 358</b>	<b>5 314 291</b>
Reversal/ (provision) for impairment losses on loan and advances to customers	-1 116 745	-656 831
<b>Net interest income</b>	<b>7 918 613</b>	<b>4 657 460</b>
Net gain on foreign exchange operations income	2 710 632	1 594 302
Fee and commission income	3 274 321	1 925 845
Fee and commission expense	-1 381 801	-812 728
Other income/(expenses), net	290 149	170 656
<b>Net non-interest income</b>	<b>4 893 301</b>	<b>2 878 074</b>
<b>Operating income</b>	<b>12 811 915</b>	<b>7 535 534</b>
Operating expenses	-6 814 436	-4 008 020
<b>Profit before income tax</b>	<b>5 997 479</b>	<b>3 527 514</b>
Income tax expense	-1 199 924	-705 755
<b>Net profit for the year</b>	<b>4 797 555</b>	<b>2 821 759</b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>4 797 555</b>	<b>2 821 759</b>
<b>EARNINGS PER SHARE</b>	<b>0,080</b>	<b>0,047</b>