

GROUP AND PARENT COMPANY  
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME  
SIX MONTH PERIOD ENDED 30 JUNE 2014

	<u>Note</u>	<b>GROUP</b>		<b>PARENT COMPANY</b>	
		<b>2014</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>
		<b>(RO '000)</b>	<b>(RO '000)</b>	<b>(RO '000)</b>	<b>(RO '000)</b>
Interest income	11	28,182	25,629	-	-
Interest expense	12	(6,743)	(5,420)	(220)	(244)
<b>Net interest income</b>		<b>21,439</b>	<b>20,209</b>	<b>(220)</b>	<b>(244)</b>
Investment income	13	4,771	3,742	9,480	8,906
Commission and other income	14	12,478	9,062	85	21
<b>Total income</b>		<b>38,688</b>	<b>33,013</b>	<b>9,345</b>	<b>8,683</b>
Operating expenses	15	(19,535)	(16,511)	(1,092)	(879)
Provision for impairment of investments		(350)	(334)	(350)	(334)
Allowance for loan impairment	6(b)	(5,499)	(3,324)	-	-
Recoveries from allowance for loan impairment	6(b)	4,512	2,156	-	-
<b>OPERATING PROFIT</b>		<b>17,816</b>	<b>15,000</b>	<b>7,903</b>	<b>7,470</b>
Share of profit from associated companies		740	746	-	-
<b>PROFIT BEFORE TAX</b>		<b>18,556</b>	<b>15,746</b>	<b>7,903</b>	<b>7,470</b>
Income tax expense		(2,055)	(1,764)	-	-
<b>PROFIT FOR THE PERIOD</b>		<b>16,501</b>	<b>13,982</b>	<b>7,903</b>	<b>7,470</b>
<b>Other comprehensive income / (expense):</b>					
Changes in the fair value of investments		(609)	428	-	(76)
Other comprehensive income / (expense) for the period		(609)	428	-	(76)
<b>Total comprehensive income for the period</b>		<b>15,892</b>	<b>14,410</b>	<b>7,903</b>	<b>7,394</b>
<b>Profit attributable to:</b>					
Shareholders of the Parent Company		9,440	7,855	7,903	7,470
Non - Controlling interests		7,061	6,127	-	-
		<b>16,501</b>	<b>13,982</b>	<b>7,903</b>	<b>7,470</b>
<b>Total comprehensive income attributable to:</b>					
Shareholders of the Parent Company		9,130	8,035	7,903	7,394
Non - controlling interests		6,762	6,375	-	-
		<b>15,892</b>	<b>14,410</b>	<b>7,903</b>	<b>7,394</b>
<b>Basic earnings per share on profit attributable to the shareholders of the Parent Company (Rial Omani)</b>	21	<b>0.028</b>	<b>0.023</b>	<b>0.023</b>	<b>0.022</b>

The accompanying notes on pages 8 to 24 form an integral part of these interim financial statements.