

GROUP AND PARENT COMPANY
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
SIX MONTH PERIOD ENDED 30 JUNE 2015

	<u>Note</u>	GROUP		PARENT COMPANY	
		2015	2014	2015	2014
		(RO '000)	(RO '000)	(RO '000)	(RO '000)
Interest income	11	30,606	28,182	-	-
Interest expense	12	(7,735)	(6,743)	(647)	(220)
Net interest income		22,871	21,439	(647)	(220)
Investment income	13	6,566	4,771	12,136	9,480
Commission and other income	14	14,151	12,478	87	85
Total income		43,588	38,688	11,576	9,345
Operating expenses	15	(21,802)	(19,535)	(1,953)	(1,092)
Provision for impairment of investments		(309)	(350)	-	(350)
Allowance for loan impairment	6(b)	(5,091)	(5,499)	-	-
Recoveries from allowance for loan impairment	6(b)	3,244	4,512	-	-
OPERATING PROFIT		19,630	17,816	9,623	7,903
Share of profit from associated companies		869	740	-	-
PROFIT BEFORE TAX		20,499	18,556	9,623	7,903
Income tax expense		(2,176)	(2,055)	-	-
PROFIT FOR THE PERIOD		18,323	16,501	9,623	7,903
Other comprehensive income / (expense):					
Changes in the fair value of investments		(2,581)	(609)	(2,962)	-
Other comprehensive income / (expense) for the period		(2,581)	(609)	(2,962)	-
Total comprehensive income for the period		15,742	15,892	6,661	7,903
Profit attributable to:					
Shareholders of the Parent Company		10,544	9,440	9,623	7,903
Non - Controlling interests		7,779	7,061	-	-
		18,323	16,501	9,623	7,903
Total comprehensive income attributable to:					
Shareholders of the Parent Company		7,791	9,130	6,661	7,903
Non - controlling interests		7,951	6,762	-	-
		15,742	15,892	6,661	7,903
Basic earnings per share on profit attributable to the shareholders of the Parent Company (Rial Omani)	21	0.028	0.025	0.026	0.021

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