

GROUP AND PARENT COMPANY
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
NINE MONTH PERIOD ENDED 30 SEPTEMBER 2014

	<u>Note</u>	GROUP		PARENT COMPANY	
		2014	2013	2014	2013
		(RO '000)	(RO '000)	(RO '000)	(RO '000)
Interest income	11	42,781	39,504	-	-
Interest expense	12	(10,511)	(8,452)	(311)	(354)
Net interest income		32,270	31,052	(311)	(354)
Investment income	13	6,238	5,606	10,202	10,389
Commission and other income	14	18,423	13,720	92	31
Total income		56,931	50,378	9,983	10,066
Operating expenses	15	(29,615)	(25,286)	(1,661)	(1,299)
Provision for impairment of investments		(350)	(534)	(350)	(534)
Allowance for loan impairment	6(b)	(7,952)	(5,331)	-	-
Recoveries from allowance for loan impairment	6(b)	6,645	3,538	-	-
OPERATING PROFIT		25,659	22,765	7,972	8,233
Share of profit from associated companies		1,138	1,083	-	-
PROFIT BEFORE TAX		26,797	23,848	7,972	8,233
Income tax expense		(3,007)	(2,671)	-	-
PROFIT FOR THE PERIOD		23,790	21,177	7,972	8,233
Other comprehensive income / (expense):					
Changes in the fair value of investments		106	913	-	(76)
Other comprehensive income / (expense) for the period		106	913	-	(76)
Total comprehensive income for the period		23,896	22,090	7,972	8,157
Profit attributable to:					
Shareholders of the Parent Company		13,388	12,037	7,972	8,233
Non - Controlling interests		10,402	9,140	-	-
		23,790	21,177	7,972	8,233
Total comprehensive income attributable to:					
Shareholders of the Parent Company		13,442	12,465	7,972	8,157
Non - controlling interests		10,454	9,625	-	-
		23,896	22,090	7,972	8,157
Basic earnings per share on profit attributable to the shareholders of the Parent Company (Rial Omani)	21	0.040	0.036	0.024	0.024

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