

**UNAUDITED CONDENSED INTERIM GROUP AND PARENT COMPANY
STATEMENT OF COMPREHENSIVE INCOME FOR THE
NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2017**

| | <i>Notes</i> | Group (Unaudited) | | | |
|---|--------------|--|---|--|---|
| | | 9 months ended 30-Sep-17 (RO'000) | 9 months ended 30-Sep-16 (RO'000) (Restated) | 3 months ended 30-Sep-17 (RO'000) | 3 months ended 30-Sep-16 (RO'000) (Restated) |
| Continuing operations | | | | | |
| Gross premium, earned | 18 | 86,843 | 71,316 | 28,276 | 23,248 |
| Interest income | 19 | 66,176 | 57,260 | 23,122 | 20,445 |
| Investment income | 21 | 3,315 | 6,056 | (133) | (85) |
| Fee and commission income - net | | 10,880 | 11,717 | 3,292 | 2,872 |
| Other operating income | | 4,778 | 5,920 | 1,897 | 2,729 |
| Share of profit from associates | | 4,411 | 5,638 | 51 | 2,022 |
| Total revenue | | 176,403 | 157,907 | 56,505 | 51,231 |
| Premium ceded to re-insurers | 18 | (34,925) | (29,904) | (10,482) | (9,681) |
| Net claims | 17 | (38,333) | (36,268) | (13,123) | (10,979) |
| Interest expense | 20 | (26,585) | (21,501) | (8,931) | (8,318) |
| Operating expenses | 22 | (46,437) | (40,688) | (15,640) | (13,547) |
| Allowance for loan impairment net of recoveries | | (182) | (7,237) | (270) | (4,371) |
| Total expenses | | (146,462) | (135,598) | (48,446) | (46,896) |
| Profit before tax from continuing operations | | 29,941 | 22,309 | 8,059 | 4,335 |
| Income tax expense | | (4,698) | (2,449) | (1,677) | (416) |
| Profit for the period from continuing operations | | 25,243 | 19,860 | 6,382 | 3,919 |
| Discontinued operations | | | | | |
| Profit after tax for the period from discontinued Operations | 23 | - | 655 | - | (18) |
| Profit for the period | | 25,243 | 20,515 | 6,382 | 3,901 |
| Profit for the period attributable to: | | | | | |
| Equity holders of the Parent Company | | 15,679 | 13,729 | 2,906 | 2,876 |
| Non-controlling interests | | 9,564 | 6,786 | 3,476 | 1,025 |
| | | 25,243 | 20,515 | 6,382 | 3,901 |
| Basic earnings per share attributable to the equity holders of the Parent Company (RO) | 28 | 0.022 | 0.020 | 0.004 | 0.004 |
| Other comprehensive income / (expense): | | | | | |
| <i>Items that may be reclassified subsequently to profit or loss:</i> | | | | | |
| Foreign currency translation reserve | | 326 | 196 | 134 | 45 |
| <i>Items not to be reclassified subsequently to profit or loss:</i> | | | | | |
| Fair value changes of financial assets fair value through other comprehensive income | | (10,187) | (4,508) | 1,740 | 3,096 |
| Other comprehensive expense for the period | | (9,861) | (4,312) | 1,874 | 3,141 |
| Total comprehensive income for the period | | 15,382 | 16,203 | 8,256 | 7,042 |
| Total comprehensive income for the period attributable to: | | | | | |
| Equity holders of the Parent Company | | 6,711 | 9,897 | 4,902 | 6,414 |
| Non-controlling interests | | 8,671 | 6,306 | 3,354 | 628 |
| | | 15,382 | 16,203 | 8,256 | 7,042 |

The accompanying notes form an integral part of these group and parent company financial statements.

**UNAUDITED CONDENSED INTERIM GROUP AND PARENT COMPANY
STATEMENT OF COMPREHENSIVE INCOME FOR THE
NINE MONTHS PERIOD ENDED 30 SEPTEMBER 2017**

| | <i>Notes</i> | 9 months ended 30-Sep-17 (RO'000) | 9 months ended 30-Sep-16 (RO'000) (Restated) | 3 months ended 30-Sep-17 (RO'000) | 3 months ended 30-Sep-16 (RO'000) (Restated) |
|---|--------------|--|---|--|---|
| Continuing operations | | | | | |
| Interest income | 19 | 1,914 | - | 513 | - |
| Investment income | 21 | (335) | 873 | (93) | 649 |
| Other operating income | | 452 | 435 | 117 | 376 |
| Share of profit from subsidiaries | | 18,246 | 13,016 | 5,116 | 1,475 |
| Share of profit from associates | | 4,411 | 5,638 | 51 | 2,022 |
| Total revenue | | 24,688 | 19,962 | 5,704 | 4,522 |
| | | | | | |
| Interest expense | 20 | (4,037) | (2,871) | (1,422) | (1,000) |
| Operating expenses | 22 | (3,267) | (2,618) | (1,128) | (398) |
| Total expenses | | (7,304) | (5,489) | (2,550) | (1,398) |
| | | | | | |
| Profit before tax from continuing operations | | 17,384 | 14,473 | 3,154 | 3,124 |
| | | | | | |
| Income tax expense | | - | - | - | - |
| Profit for the period from continuing operations | | 17,384 | 14,473 | 3,154 | 3,124 |
| | | | | | |
| Basic earnings per share attributable to the equity holders of the Parent Company (RO) | 28 | 0.025 | 0.021 | 0.005 | 0.004 |
| | | | | | |
| Other comprehensive income / (expense): | | | | | |
| <i>Items that may be reclassified subsequently to profit or loss:</i> | | | | | |
| Foreign currency translation reserve | | 326 | 196 | 134 | 32 |
| | | | | | |
| <i>Items not to be reclassified subsequently to profit or loss:</i> | | | | | |
| Fair value changes of financial assets fair value through other comprehensive income | | (9,294) | (4,032) | 1,862 | 3,489 |
| Other comprehensive expense for the period | | (8,968) | (3,836) | 1,996 | 3,521 |
| | | | | | |
| Total comprehensive income for the period | | 8,416 | 10,637 | 5,150 | 6,645 |

The accompanying notes form an integral part of these group and parent company financial statements.