

**INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2016**

		<i>Unaudited -for nine months ended- 30 September 2016 RO' 000</i>	<i>Unaudited -for nine months ended- 30 September 2015 RO' 000</i>	<i>Unaudited -for three months ended- 30 September 2016 RO' 000</i>	<i>Unaudited -for three months ended- 30 September 2015 RO' 000</i>
	<i>Notes</i>				
Interest income	9	265,070	244,538	90,873	83,221
Interest expense	10	(77,120)	(68,538)	(27,339)	(22,669)
Net interest income		187,950	176,000	63,534	60,552
Income from Islamic financing / investment	9	26,974	18,564	9,895	6,448
Distribution to depositors	10	(9,194)	(4,883)	(3,870)	(1,979)
Net income from Islamic financing		17,780	13,681	6,025	4,469
Net interest income and income from Islamic financing		205,730	189,681	69,559	65,021
Commission and fee income (net)	11	70,623	75,946	22,925	27,280
Other operating income	12	37,846	36,922	10,969	10,077
OPERATING INCOME		314,199	302,549	103,453	102,378
OPERATING EXPENSES					
Other operating expenses		(119,542)	(117,820)	(39,839)	(39,167)
Depreciation		(9,474)	(8,179)	(3,119)	(2,700)
		(129,016)	(125,999)	(42,958)	(41,867)
Impairment for due from banks		(450)	(450)	(150)	(150)
Impairment for credit losses	3	(46,962)	(42,737)	(14,240)	(15,136)
Recoveries from impairment for credit losses	3	22,688	25,543	7,033	9,055
Impairment for investments		(5,263)	(3,544)	(1,468)	(1,512)
Share of results from an associate	5	1,092	1,846	611	775
		(157,911)	(145,341)	(51,172)	(48,835)
PROFIT BEFORE TAXATION		156,288	157,208	52,281	53,543
Tax expense		(19,381)	(20,974)	(5,841)	(7,124)
PROFIT FOR THE PERIOD		136,907	136,234	46,440	46,419
OTHER COMPREHENSIVE (EXPENSE) INCOME					
<i>Net other comprehensive income (expense) to be reclassified to profit or loss in subsequent periods, net of tax</i>					
Translation of net investments in foreign operations		194	(699)	33	12
Share of other comprehensive income (expense) of an associate		116	(217)	(22)	(199)
Change in fair value of investments		(37)	(2,677)	605	(3,865)
Change in fair value of cash flow hedge		(501)	(1,296)	415	(1,135)
OTHER COMPREHENSIVE (EXPENSE) INCOME FOR THE PERIOD		(228)	(4,889)	1,031	(5,187)
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD		136,679	131,345	47,471	41,232
Total comprehensive income for the period attributable to					
Equity holders of Parent Company		136,679	131,345	47,471	41,232
Profit attributable to					
Equity holders of Parent Company		136,907	136,234	46,440	46,419
Earnings per share (in RO)					
- Basic	13	0.056	0.057		
- Diluted	13	0.053	0.053		

Items in other comprehensive income are disclosed net of tax.

The attached notes 1 to 20 form part of these interim condensed consolidated financial statements