

## STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 December 2020

	Notes	2020 US \$ '000	2019 US \$ '000	2020 RO' 000	2019 RO' 000
Interest Income	19	27,782	31,392	10,696	12,086
Interest Expense	20	(13,218)	(12,592)	(5,089)	(4,848)
Net Interest Income		14,564	18,800	5,607	7,238
Other operating income	21	1,301	1,403	501	540
		15,865	20,203	6,108	7,778
<b>Expenses</b>					
Selling, general and administrative expenses	22	(7,876)	(7,629)	(3,032)	(2,937)
Depreciation	8	(154)	(190)	(59)	(73)
Director's remuneration and sitting fees	25	(130)	(114)	(50)	(44)
Loss on litigation	31	(5,242)	-	(2,018)	-
		(13,402)	(7,933)	(5,159)	(3,054)
<b>Profit before allowance for impairment</b>		2,463	12,270	949	4,724
Allowance for impairment	5&6	(13,179)	(10,938)	(5,074)	(4,211)
<b>(LOSS)/PROFIT BEFORE TAX</b>		(10,716)	1,332	(4,125)	513
Taxation	16	1,330	(213)	512	(82)
<b>(Loss) / profit for the year</b>		(9,386)	1,119	(3,613)	431
<b>OTHER COMPREHENSIVE INCOME</b>					
Items that may be subsequently reclassified to profit or loss:					
Net movement in fair value of cash flow hedges	18	99	23	38	9
<b>Total comprehensive (expense) / income for the year</b>		(9,287)	1,142	(3,575)	440
<b>Basic and diluted earnings per share</b>	23	(0.031)	0.004	(0.012)	0.001

The attached notes 1 to 34 form part of these financial statements.