

Financial Highlights



FINANCIAL HIGHLIGHTS OF LAST FIVE YEARS					
(In RO'000)	2008	2007	2006	2005	2004
For the year					
NET INTEREST INCOME	39,899	30,356	26,245	24,396	23,264
NON INTEREST INCOME	16,265	13,684	8,675	5,584	5,187
OPERATING COSTS	21,105	16,964	13,614	13,170	12,497
OPERATING PROFIT (before Impairment losses)	35,059	27,076	21,306	16,810	15,954
PROFIT FROM OPERATIONS	27,077	25,355	21,976	16,131	12,600
NET PROFIT FOR THE YEAR	23,686	22,790	20,130	14,199	11,078
At year-end					
TOTAL ASSETS	1,323,820	955,127	694,799	618,225	551,293
NET LOAN PORTFOLIO	1,018,441	704,643	548,819	470,937	406,503
CUSTOMER DEPOSITS	971,596	674,502	497,142	452,132	421,093
SHAREHOLDERS' EQUITY	188,433	110,498	93,281	79,405	67,771
SHARE CAPITAL	70,774	53,082	46,158	41,962	41,962
FULL SERVICE BRANCHES	51	49	47	47	47
ATMs	92	85	79	79	66
STAFF	840	720	636	598	579