

# AAOIFI STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2014

	Group		Company	
	2014	2013	2014	2013
	R'000	R'000	R'000	R'000
Income from sales receivables	121 377	105 386	121 377	105 386
Income from Musharaka financing	212 937	185 994	212 937	185 994
Return on unrestricted investment accounts before the bank's share as Mudarib	334 314	291 380	334 314	291 380
Less: bank's share as Mudarib	(162 769)	(138 171)	(162 769)	(138 171)
<b>Return on unrestricted accounts</b>	<b>171 545</b>	<b>153 209</b>	<b>171 545</b>	<b>153 209</b>
<b>Bank's share in income from investment (as a Mudarib and as a fund owner)</b>	<b>162 769</b>	<b>138 171</b>	<b>162 769</b>	<b>138 171</b>
Bank's income from its own investments	985	353	7 985	2 353
Revenue from banking services	23 468	19 715	23 468	19 715
Other revenue	14 989	12 293	14 569	1 797
<b>Total bank revenue</b>	<b>202 211</b>	<b>170 532</b>	<b>208 791</b>	<b>162 036</b>
Administrative and general expenditure	(137 636)	(122 190)	(146 954)	(126 389)
Depreciation of property and equipment	(6 043)	(4 865)	(10 273)	(4 865)
Amortisation of intangible assets	(3 411)	(3 030)	(3 411)	(3 030)
<b>Profit before taxation</b>	<b>55 121</b>	<b>40 447</b>	<b>48 153</b>	<b>27 752</b>
Taxation	(15 604)	(11 500)	(11 560)	(7 454)
<b>Profit for the period</b>	<b>39 517</b>	<b>28 947</b>	<b>36 593</b>	<b>20 298</b>