

CONDENSED CONSOLIDATED INCOME STATEMENT

for the six months ended 30 June 2013

## **Bahrain Commercial Facilities Company BSC**

CONDENSED CONSOLIDATED STATEMENT

OF FINANCIAL POSITION as at 30 June 2013

## Condensed Consolidated Interim Financial Information 30 June 2013

CONDENSED CONSOLIDATED STATEMENT OF

6,940

(6,446)

(6.446)

(224)

85,720

6,374

(6,446)

(6,446)

19,968

CASH FLOWS for the six months ended 30 June 2013

for the six months ended 30 June 2013					OF FINANCIAL POSITION as at 30 June 2013				2013	CASH FLOVVS for the six months ended 30 June 2013			
Bahraini Dinars Thousands	Six mont	hs ended	Three mon	nths ended	Bahraini Dinars Thousa	ands				Bahraini DinarsTI	nousands		
	30 June 2013	30 June	30 June 2013	30 June 2012			30 June 20		ecember 2012			30 June	30 June
		2012 (reviewed)		(reviewed)	400570		(reviewe	ea) (a	audited)			2013	2012
					ASSETS							(reviewed)	(reviewed)
Interest income	10,279	9,039	5,229	4,598	Cash and balances with	h banks	2	2,414	1,912	2 Operating activities			
Interest expense	(2,443)	(2,925)	(1,285)	(1,364)	Loans and advances to customers		163	3,229	150,543	Loan principal and interest received		48,033	44,846
Net interest income	7,836	6,114	3,944	3,234	Trade and other receive	ables	5	,993	5,921	Automotive sales	S	31,253	27,776
					Inventories		18	18,678 16,427		Insurance commission received		278	299
Automotive sales	32,033	28,149	17,023	13,217	Investment properties		3	,546	2,184	Sale of land inve	ntory	783	5,164
Cost of sales	(26,786)	(22,967)	(14,379)	(10,604)	Property and equipment		17	7,175	16,674	Rental income received		232	126
Gross profit on automotive sales	5,247	5,182	2,644	2,613	Total assets		211	,035	193,661	Loans disbursed		(51,164)	(45,417)
-					LIABILTIES AND EQUITY					Payments to sup	pliers	(26,579)	(27,030)
Insurance commission income	395	381	202	187	Liabilities					Payments for operating expenses		(5,889)	(5,449)
Profit on sale of land inventory	200	1,344	68	939	Bank overdrafts		1,257		781				(5,115)
Rental income	229	117	122	64	Trade and other payables		14,820		13,654	Payment for purchase of land inventory		(1,052)	-
					Bank term loans		102,557		87,113	Directors' fees paid		(275)	(220)
Total operating income	13,907	13,138	6,980					6,663	Interest paid		(2,204)	(2,444)	
			Dollas Issued 0,061		,315	108,211	Net cash used in operating activities		(6,584)	(2,349)			
Operating expenses	(7,033)	(6,338)	(3,616)	(3,300)	lotal liabilities		123	,313	100,211	Investing activiti	es		
Impairment allowance on loans and receivables, net of recoveries	(736)	(560)	(375)	(322)	Equity					Capital expenditu	re on property and equipment	(1,285)	(1,646)
Other income, net	236	129	120	166	Share capital	earnings		984	15,736 69,714	Purchase of inves		(1,438)	(1,030)
					Reserves and retained earnings				Net cash used in		(2,723)		
Profit for the period	6,374	6,369	3,109	3,581	Total constant		0.5	700	05 450		investing activities	(-//	(2,6/6)
Profit for the period  Basic and diluted earnings per	6,374	6,369	3,109	3,581	Total equity		85	,720	85,450			(=/==0/	(2,676)
· .	6,374	6,369	3,109	3,581	Total equity  Total liabilities and equ	uity		,035	85,450 193,661	Financing activit	ies		
Basic and diluted earnings per 100 fils share	40	40	19			uity					ies	16,003	
Basic and diluted earnings per	40 DATED S	40	19				211	,035		Financing activit	ies		8,316
Basic and diluted earnings per 100 fils share  CONDENSED CONSOLID COMPREHENSIVE INCOMPREHENSIVE INCOMPREHENSIV	A0 DATED S ME une 2013	40 TATEME	19 NT OF	22	Total liabilities and equipment of the control of t	GMENT I	211	,035 ATION	193,661	Financing activit	ies	16,003	8,316 (5,640)
Basic and diluted earnings per 100 fils share  CONDENSED CONSOLID COMPREHENSIVE INCOMPRESED COMPRESED COMP	DATED S ME une 2013 Six monti	40 TATEME	19 NT OF	22	Total liabilities and equ	GMENT I	211	,035 ATION		Financing activit Bank term loans Dividends paid Donations paid	ies	16,003 (6,446)	8,316 (5,640) (13)
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Basic and diluted earnings per 100 fils share  CONDENSED CONSOLID COMPREHENSIVE INCOME for the six months ended 30 Just Bahraini Dinars Thousands  Profit for the period  Other comprehensive income:  Items that may be reclassified subsequently to profit or loss:  Net change in cash flow hedge reserve  Total comprehensive income for the period  CONDENSED CONSOLID for the six months ended 30 Just Bahraini Dinars Thousands 2013 (reviewed)  As at 1 January 2013 2012 appropriations (approved by slands)  - Donations declared  - Transfer to general reserve  Balance after 2012 appropriations  Comprehensive income for the period	A0 DATED S ME une 2013 Six montl 30 June 2013 (reviewed) 6,374  566  6,940 DATED S The 2013	TATEME  as ended  30 June 2012 (reviewed) 6,369  1,212  7,581	Three mon June 30 2013 (reviewed) 3,109  300  3,409	aths ended 30 June 2012 (reviewed) 3,581  411  3,992  CHANGE: hare capital	Consumer finance Automotive Insurance Real estate Total  SIN EQUITY Treasury shares  5 (599)	GMENT I  Rev. 2013 (reviewed) 10,279 32,033 395 1,012 43,719  Statutory reso	211 NFORM 2012 (reviewed) 9,039 28,149 381 5,281 42,850 erve Cash	,035  ATION  Pr.  2013 (reviewed)  4,264  1,567  315  228  6,374	193,661  2012 1) (reviewed) 2,839 1,915 277 1,338 6,369 e reserve [2,305]	Financing activit Bank term loans Dividends paid Donations paid Net cash generat Net increase/ (de equivalents Cash and cash eq Cash and cash eq Cash and balance Bank overdrafts  Conation reserve 907 280	ies availed, net  ied from financing activities acrease) in cash and cash uivalents at 1 January quivalents at 30 June quivalents comprise: es with banks  General reserve Retained  15,750  1,500	16,003 (6,446) (224) 9,333 26 1,131 1,157 2,414 (1,257) 1,157 21,820 (280) (1,500) 20,040	8,316 (5,640) (13) 2,663 (2,362) 3,870 1,508 2,574 (1,066) 1,508
Basic and diluted earnings per 100 fils share  CONDENSED CONSOLID COMPREHENSIVE INCOMPREHENSIVE INCOMPREHENSIV	A0 DATED S ME une 2013 Six montl 30 June 2013 (reviewed) 6,374  566  6,940 DATED S The 2013	TATEME  as ended  30 June 2012 (reviewed) 6,369  1,212  7,581	Three mon June 30 2013 (reviewed) 3,109  300  3,409	aths ended 30 June 2012 (reviewed) 3,581  411  3,992  CHANGE: hare capital	Consumer finance Automotive Insurance Real estate Total  SIN EQUITY Treasury shares  5 (599)	GMENT I  Rev. 2013 (reviewed) 10,279 32,033 395 1,012 43,719  Statutory reso	211 NFORM 2012 (reviewed) 9,039 28,149 381 5,281 42,850 erve Cash	,035  ATION  Pr.  2013 (reviewed)  4,264  1,567  315  228  6,374	193,661  2012 1) (reviewed) 2,839 1,915 277 1,338 6,369 e reserve [2,305]	Financing activit Bank term loans Dividends paid Donations paid Net cash generat Net increase/ (de equivalents Cash and cash eq Cash and cash eq Cash and balance Bank overdrafts  Conation reserve 907 280	ies availed, net  ied from financing activities acrease) in cash and cash uivalents at 1 January quivalents at 30 June quivalents comprise: es with banks  General reserve Retained  15,750  1,500	16,003 (6,446) (224) 9,333 26 1,131 1,157 2,414 (1,257) 1,157 21,820 (280) (1,500)	8,316 (5,640) (13) 2,663 (2,362) 3,870 1,508 2,574 (1,066) 1,508
Basic and diluted earnings per 100 fils share  CONDENSED CONSOLID COMPREHENSIVE INCOMPREHENSIVE INCOMFORT TO THE SIX MONTHS ENDED TO THE SIX MONTHS EN	A0 DATED S ME Ine 2013 Six montl 30 June 2013 (reviewed) 6,374  566  6,940  DATED S Ine 2013  Chareholders	7,581 TATEME 1,212 7,581 TATEME	Three mon June 30 2013 (reviewed) 3,109  300  3,409  NT OF C	aths ended 30 June 2012 (reviewed) 3,581  411  3,992  CHANGE: hare capital	Consumer finance Automotive Insurance Real estate Total  SIN EQUITY Treasury shares  5 (599)	GMENT I  Rev. 2013 (reviewed) 10,279 32,033 395 1,012 43,719  Statutory reso	211 NFORM 2012 (reviewed) 9,039 28,149 381 5,281 42,850 erve Cash	,035  ATION  Pr.  2013 (reviewed)  4,264  1,567  315  228  6,374	193,661  2012 1) (reviewed) 2,839 1,915 277 1,338 6,369 e reserve [2,305]	Financing activit Bank term loans Dividends paid Donations paid Net cash generat Net increase/ (de equivalents Cash and cash eq Cash and cash eq Cash and balance Bank overdrafts  Conation reserve 907 280	ies availed, net  ied from financing activities acrease) in cash and cash uivalents at 1 January quivalents at 30 June quivalents comprise: es with banks  General reserve Retained  15,750  1,500	16,003 (6,446) (224) 9,333 26 1,131 1,157 2,414 (1,257) 1,157 21,820 (280) (1,500) 20,040	8,316 (5,640) (13) 2,663 (2,362) 3,870 1,508 2,574 (1,066) 1,508

The Board of Directors approved the condensed consolidated interim financial information on 23<sup>rd</sup> July 2013 and signed on its behalf by:

Abdulrahman Yusuf Fakhro

Total distributions to equity holders

Total comprehensive income for the period

Dividend to equity holders

Utilisation of donation reserve

At 30 June 2013

Transactions with equity holders, recognised directly in equity

**Abdulkarim Ahmed Bucheery** Vice Chairman

16,335

(599)

33.542

**Dr. Adel Hubail** Chief Executive Officer

(1,739)

(224)

963

17,250

The above condensed consolidated financial information has been reviewed by KPMG, who expressed an unqualified opinion on 23<sup>rd</sup> July 2013. *The Company is licensed and regulated by the Central Bank of Bahrain as a financing company.*