

Income Statement - Nature of expenses	Thousands/Omani Rial/Audited	
	Consolidated 01/01/2021-31/12/2021	Consolidated 01/01/2020-31/12/2020
PROFIT (LOSS)		
CONSOLIDATED AND SEPARATE		
CONTINUING OPERATIONS		
Interest income	119,896	112,604
Interest expense	65,759	63,754
Net interest income	54,137	48,850
Income from Islamic financing / investment activities	21,498	18,654
Unrestricted investment account holder's share of profit and profit expense	10,071	7,410
Net income from Islamic financing and investments	11,427	11,244
Commission and fee income (net)	10,741	7,621
Net Trading Income	2,854	3,615
Net investment income	3,279	166
Total operating income	82,438	71,496
Staff expenses	21,757	18,591
General and administrative expense	11,098	8,896
Depreciation and amortisation expense	2,743	2,608
Impairment loss (reversal of impairment loss) recognised in profit or loss	14,680	14,402
Total operating expenses	50,278	44,497
Profit (loss) before tax	32,160	26,999
Tax expense (income)	4,554	3,031
Profit (loss) from continuing operations	27,606	23,968
Profit (loss)	27,606	23,968
PROFIT (LOSS), ATTRIBUTABLE TO		
Profit (loss), attributable to owners of Bank	27,606	23,968
EARNINGS PER SHARE		
BASIC EARNINGS PER SHARE		
Basic earnings loss per share attributable to owners of parent	10.000	9.000
Total basic earnings (loss) per share	10.000	9.000
DILUTED EARNINGS PER SHARE		
Diluted earnings loss per share attributable to owners of parent	10.000	9.000
Total diluted earnings (loss) per share	10.000	9.000

Statement of comprehensive income - Net of tax	Thousands/Omani Rial/Audited	
	Consolidated 01/01/2021-31/12/2021	Consolidated 01/01/2020-31/12/2020
STATEMENT OF COMPREHENSIVE INCOME		
CONSOLIDATED AND SEPARATE		
Net Profit / (Loss) for the period	27,606	23,968
OTHER COMPREHENSIVE INCOME (LOSS)		
OTHER COMPREHENSIVE INCOME (LOSS) TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
Changes in fair value of cashflow hedges	1,678	(1,618)
Net gain (loss) on hedge of a net investment	1,521	1,678
Total other comprehensive income that will be reclassified to profit or loss, net of tax	3,199	60
OTHER COMPREHENSIVE INCOME (LOSS) NOT TO BE RECLASSIFIED TO STATEMENT OF INCOME IN SUBSEQUENT PERIODS		
Net fair value change on financial assets at fair value through other comprehensive income - equity instruments	1,010	107
Miscellaneous other comprehensive income that will not be reclassified to profit or loss, net of tax	(1,539)	31
Total other comprehensive income that will not be reclassified to profit or loss, net of tax	(529)	138
Total other comprehensive income	2,670	198
Total comprehensive income	30,276	24,166
COMPREHENSIVE INCOME ATTRIBUTABLE TO		

Analysis of income and expense - Nature of expenses	Thousands/Omani Rial/Audited	
	Consolidated 01/01/2021-31/12/2021	Consolidated 01/01/2020-31/12/2020
ANALYSIS OF INCOME AND EXPENSE		
CONSOLIDATED AND SEPARATE		
REVENUE		
INTEREST/FINANCE INCOME		
Interest received from loans and advances to customers	105,870	102,146
Interest income from investment	12,938	10,048
Interest from due from banks	1,088	410
Total interest income	119,896	112,604
INTEREST EXPENSE		
Interest for deposit from customers	57,781	55,021
Other interest expense	7,978	8,733
Total Interest Expense	65,759	63,754
INCOME FROM ISLAMIC FINANCING / INVESTMENT ACTIVITIES		
Income from Islamic financing receivables	19,935	16,935
Income from Islamic Investments	1,563	1,719
Total income from Islamic financing / investment activities	21,498	18,654
UNRESTRICTED INVESTMENT ACCOUNT HOLDERS SHARE OF PROFIT AND PROFIT EXPENSE		
Islamic Customer's deposits	10,071	7,179
Other		231
Total unrestricted investment account holders' share of profit and profit expense	10,071	7,410
NET INVESTMENT INCOME		
Net income from other financial instruments at FVTPL	168	(151)
Net gain/(loss) from derecognition of financial assets measured at FVTOCI	2,945	12

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Dividend Income	166	305
Net investment income	3,279	166
OTHER OPERATING INCOME (EXPENSE)		
EXPENSES BY NATURE		
STAFF EXPENSES		
Salaries and allowances	18,124	16,088
Other staff costs	1,933	1,214
Contribution to social insurance schemes	1,450	1,180
Employees end of service benefits	250	109
Total Staff expenses	21,757	18,591
GENERAL AND ADMINISTRATIVE EXPENSES		
Director's remuneration and sitting fees	353	200
Operating and administrative cost	10,745	8,696
Total General and Administrative Expenses	11,098	8,896
IMPAIRMENT LOSS (REVERSAL OF IMPAIRMENT LOSS) RECOGNISED IN PROFIT OR LOSS		
Impairment loss on Loans and advances to customer	15,261	14,642
Impairment loss on Loan commitments, acceptances and guarantee	141	292
Impairment loss on Due from banks and money market placements	(87)	121
Impairment loss on Investment in debt securities held at FVTOCI	(2)	25
Impairment loss recovers from loans and advances written off	(621)	(706)
Impairment loss on Other financial assets	(12)	28
Total impairment loss (reversal of impairment loss) recognised in profit or loss	14,680	14,402