



بنك برودا

Bank of Baroda

(Oman Branches)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED DECEMBER 31, 2018

Details	(R.O. 000's)			
	2018	2017		
Gross Interest Income	3,653	3,285	Income from Subsidiaries	-
Interest Expense	(1,684)	(1,638)	a) (Loss) from Islamic financing	-
Net Interest Income	1,969	1,647	b)	-
Other Operating Income			Income from Associate Companies	-
1. Dividend Income	-	-	a)	-
2. Net Fee & Commission Income	-	-	b)	-
a) Fee and Commission Income	306	358	Income from Other Licensed Activities	-
Less: b) Fee and Commission Expense	-	-	- Investment Activities	-
3. Net Foreign Exchange Income	-	-	Profit from sale of non-banking assets	-
a) Income	149	166	Bad debts Written off	-
Less: b) Expense	-	-	ECL Allowance (net) charged for Loans & Advances	347
4. Net Income from dealing in securities	-	-	ECL Allowance (net) charged for Investments	-
a) Gain / (loss)	-	-	ECL Allowance (net) charged for Placements	-
Less: b) Expense	-	-	ECL Allowance charged (net) for	-
5. Net Income from Investment Securities	-	-	Off-balance sheet items	349
a) Income	453	269	ECL Allowance charged (net) for Others (if any)	-
Less: b) Expense	-	-	Provision for diminution / Gain in value of investments	-
Gross Income	2,877	2,440	Profit for the year after loan loss provisions	2,036
General Administrative Expenses	(1,483)	(1,395)	Taxation	(83)
Depreciation	(54)	(65)	Net profit after tax	1,953
Total Operating Costs	(1,537)	(1,460)	Other Comprehensive Income for the year	
Net Operating Profit			- Movement in fair value of available for	
(Profit on ordinary activities before provisions)	1,340	980	sale / FVOCI investment for the year	-
			-Effect of currency translation for the year	-
			-Any other comprehensive income for the year	-
			(please specify)	-
			Total Comprehensive Income for the year	1,953
				3,320

ASSETS AND LIABILITIES FOR THE YEAR ENDED DECEMBER 31, 2018

Assets (Net of total ECL)			Liabilities	
	2018	2017	2018	2017
1. Cash	591	638	1. Deposits (incl. Govt.)	78,553
2. Balances with CBO	13,634	20,672	a) Demand	20,459
3. Capital Deposit with CBO	500	500	b) Savings	7,064
4. Government & other Securities	22,426	18,582	c) Time	51,030
5. Treasury Bills & Other Bills	-	-	2. Certificate of Deposits	-
6. Due from H.O., branches, principal shareholders & affiliates abroad	1,482	1,064	3. Due to H.O., branches, principal shareholders & affiliates abroad	-
7. Due from banks:	-	-	4. Due to Banks:	-
i) Placements	-	-	i) Placements	-
ii) Loans & Advances	-	-	ii) Borrowings	-
8. Other Money Market Placements	-	-	5. Other Money Market	-
9. Investments	-	-	Deposits	-
10. Loans and advances	70,014	67,700	6. Borrowings from CBO	-
11. Tangible Fixed Assets	114	161	7. Capital	20,500
12. Losses carried forward	-	-	8. Reserves	1,432
13. Other Assets	2,290	3,288	9. Retained Earnings	6,841
Total Assets	111,051	112,605	10. Capital Bonds	-
			11. Other Liabilities	3,725
			Total Liabilities	111,051
				112,605