

## Consolidated statement of profit or loss

For the year ended 31 December 2020

	Notes	2020 BD millions	2019 BD millions
Interest and similar income	18a	137.7	176.4
Interest and similar expense	18b	(56.9)	(69.1)
<b>Net interest and similar income</b>		<b>80.8</b>	107.3
Fee and commission income – net	19	19.6	26.6
Investment and other income	20	18.3	17.6
<b>TOTAL OPERATING INCOME</b>		<b>118.7</b>	151.5
Staff costs		(35.1)	(38.1)
Other expenses		(25.6)	(25.1)
<b>TOTAL OPERATING EXPENSES</b>		<b>(60.7)</b>	(63.2)
Total provisions – net	21	(5.6)	(18.9)
<b>NET OPERATING INCOME</b>		<b>52.4</b>	69.4
Share of (loss)/profit from associated companies and joint ventures	9	(0.1)	6.8
<b>PROFIT FOR THE YEAR BEFORE TAX</b>		<b>52.3</b>	76.2
Tax write-back/(expense)	22	0.3	(0.2)
<b>PROFIT FOR THE YEAR AFTER TAX</b>		<b>52.6</b>	76.0
<b>Attributable to:</b>			
Owners of the Bank		52.0	75.4
Non-controlling interests		0.6	0.6
		<b>52.6</b>	76.0
Basic and diluted earnings per share (BD)	23	<b>0.039</b>	0.056

**Murad Ali Murad**  
Chairman

**Abdulla bin Khalifa bin Salman Al-Khalifa**  
Deputy Chairman

**Dr. AbdulRahman Saif**  
Group Chief Executive