

**BANK NIZWA SAOG****Condensed interim statement of financial position**

30 June 2014 (Un-audited)

	<i>Notes</i>	<b>30 June 2014 RO</b>	30 June 2013 RO	<i>Audited</i> 31 December 2013 RO
<b>Assets</b>				
Cash and balances with Central Bank of Oman (“CBO”)	3	<b>27,402,017</b>	20,505,891	27,667,988
Due from banks and financial institutions	4	<b>5,566,277</b>	4,636,881	1,851,978
Inter-bank Wakala investments - net	5	<b>80,944,162</b>	66,798,700	52,290,750
Sales receivables – net	6	<b>32,387,780</b>	6,791,027	16,893,713
Financial assets at fair value through equity	7	<b>24,010,299</b>	43,808,902	52,704,110
Financial assets at amortized cost		<b>7,000,000</b>	-	7,000,000
Investment in Ijarah asset	8	<b>6,590,913</b>	-	-
Investment in real estate	9	<b>14,175,000</b>	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	10	<b>27,474,197</b>	5,276,314	13,699,807
Property and equipment – net	11	<b>4,450,553</b>	4,096,007	4,394,651
Intangible assets	12	<b>2,236,979</b>	1,243,735	2,301,271
Other assets		<b>3,796,089</b>	2,406,766	3,017,660
<b>Total assets</b>		<b><u>236,034,266</u></b>	<u>169,739,223</u>	<u>195,996,928</u>
<b>Liabilities, equity of unrestricted investment accountholders and owners’ equity</b>				
<b>Liabilities</b>				
Inter-bank Wakala		<b>32,070,500</b>	5,775,000	25,179,000
Customer Wakala		<b>1,200,500</b>	-	1,200,000
Customer accounts		<b>33,887,471</b>	13,265,097	16,894,496
Other liabilities		<b>7,322,134</b>	2,688,752	3,653,047
<b>Total liabilities</b>		<b><u>74,480,605</u></b>	<u>21,728,849</u>	<u>46,926,543</u>
<b>Equity of unrestricted investment accountholders</b>	13	<b><u>25,640,107</u></b>	6,932,069	9,958,485
<b>Owners’ equity</b>				
Paid-up capital	14	<b>150,000,000</b>	150,000,000	150,000,000
Share premium		<b>2,091,192</b>	2,091,192	2,091,192
Investment fair value reserve		<b>25,518</b>	(1,260,408)	(674,512)
Accumulated losses		<b>(16,203,156)</b>	(9,752,479)	(12,304,780)
<b>Total owners’ equity</b>		<b><u>135,913,554</u></b>	141,078,305	139,111,900
<b>Total liabilities, equity of unrestricted investment accountholders and owners’ equity</b>		<b><u>236,034,266</u></b>	<u>169,739,223</u>	<u>195,996,928</u>

The condensed interim financial information was approved by the Board of Directors on 23 July 2014 and signed on their behalf by:

Amjad Mohammed Al Busaidi  
Chairman of the Board

Ahmed Saif Al Rawahi  
Vice Chairman

The notes on pages 7 to 21 form an integral part of this condensed interim financial information.