

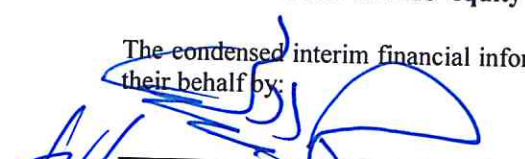
BANK NIZWA SAOG


Condensed interim statement of financial position

30 June 2015(Un-audited)

	Notes	30 June 2015 RO	30 June 2014 RO	Audited 31 December 2014 RO
Assets				
Cash and balances with Central Bank of Oman ("CBO")	3	47,460,967	27,402,017	25,091,759
Due from banks and financial institutions	4	2,829,266	5,566,277	2,928,667
Inter-bank Wakala investments - net	5	9,002,262	80,944,162	55,710,675
Sales receivables – net	6	64,951,251	32,387,780	51,151,947
Financial assets at fair value through equity	7	6,029,025	24,010,299	2,439,507
Financial assets at amortized cost		7,000,000	7,000,000	7,000,000
Investment in Ijarah asset	8	6,859,315	6,590,913	7,353,240
Investment in real estate	9	14,175,000	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	10	103,615,646	27,474,197	59,339,054
Wakala Bel Istithmar - net		27,240,840	-	17,671,500
Property and equipment – net	11	4,151,156	4,450,553	4,478,525
Intangible assets	12	1,753,984	2,236,979	1,910,394
Other assets		5,229,157	3,796,089	3,855,663
Total assets		300,297,869	236,034,266	253,105,931
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Inter-bank Wakala		23,662,500	32,070,500	16,901,500
Customer Wakala		10,248,300	1,200,500	2,750,000
Customer accounts		69,802,309	33,887,471	48,690,180
Other liabilities		11,679,000	7,322,134	10,304,258
Total liabilities		115,392,109	74,480,605	78,645,938
Equity of unrestricted investment accountholders	13	56,044,117	25,640,107	42,416,731
Owners' equity				
Paid-up capital	14	150,000,000	150,000,000	150,000,000
Share premium		2,091,192	2,091,192	2,091,192
Investment fair value reserve		(16,027)	25,518	(34,389)
Accumulated losses		(23,213,522)	(16,203,156)	(20,013,541)
Total owners' equity		128,861,643	135,913,554	132,043,262
Total liabilities, equity of unrestricted investment accountholders and owners' equity		300,297,869	236,034,266	253,105,931

The condensed interim financial information was approved by the Board of Directors on 28 July 2015 and signed on their behalf by:


Amjad Bin Mohammed Al Busaidi
Chairman of Board


Ahmed Bin Saif Al Rawahi
Vice Chairman of Board

The notes on pages 7 to 23 form an integral part of this condensed interim financial information