


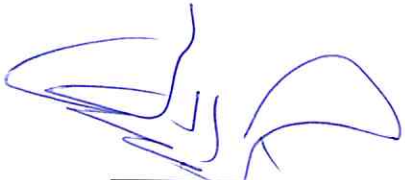
BANK NIZWA SAOG
Condensed interim statement of financial position

31 March 2016 (Un-audited)

	Notes	31 March 2016 RO	31 March 2015 RO	Audited 31 December 2015 RO
Assets				
Cash and balances with Central Bank of Oman ("CBO")	3	10,472,737	18,533,174	14,625,542
Due from banks and financial institutions	4	4,351,403	3,028,989	3,315,151
Inter-bank Wakala investments - net	5	3,080,000	27,139,537	9,625,000
Sales receivables and other receivables – net	6	82,251,392	65,111,148	75,758,483
Financial assets at fair value through equity	7	19,751,247	3,207,535	18,011,950
Financial assets at amortised cost		7,000,000	7,000,000	7,000,000
Investment in Ijarah asset	8	-	7,065,379	-
Investment in real estate – held for sale	9	14,175,000	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	10	183,046,020	83,453,828	155,580,391
Wakala Bel Istithmar - net		48,041,714	18,859,500	37,647,530
Property and equipment – net	11	3,712,890	4,348,917	3,938,500
Intangible assets	12	2,013,265	1,831,222	1,856,817
Other assets		5,363,778	5,345,752	4,559,738
Total assets		383,259,446	259,099,981	346,094,102
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Inter-bank Wakala		22,137,500	12,320,000	16,940,000
Customers' Wakala		64,209,736	3,400,000	44,054,775
Customers' accounts		70,795,253	55,831,225	70,988,659
Other liabilities		16,424,639	8,516,472	13,092,963
Total liabilities		173,567,128	80,067,697	145,076,397
Equity of unrestricted investment accountholders	13	83,526,671	48,590,256	74,343,715
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		(185,407)	(22,577)	(143,419)
Accumulated losses		(25,740,138)	(21,626,587)	(25,273,783)
Total owners' equity		126,165,647	130,442,028	126,673,990
Total liabilities, equity of unrestricted investment accountholders and owners' equity		383,259,446	259,099,981	346,094,102
Contingent liabilities and commitments		96,575,659	52,176,717	86,936,235

The condensed interim financial information was approved by the Board of Directors on 28 April 2016 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