

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

30 September 2015 (Un-audited)

| | | 30 September 2015 RO | 30 September 2014 RO | <i>Audited</i> 31 December 2014 RO |
|---|----|-------------------------------|-------------------------------|---|
| Assets | | | | |
| Cash and balances with Central Bank of Oman ("CBO") | 3 | 27,635,324 | 32,400,693 | 25,091,759 |
| Due from banks and financial institutions | 4 | 2,913,988 | 6,127,082 | 2,928,667 |
| Inter-bank Wakala investments - net | 5 | 6,529,600 | 68,097,425 | 55,710,675 |
| Sales receivables – net | 6 | 73,273,143 | 43,829,381 | 51,151,947 |
| Financial assets at fair value through equity | 7 | 9,859,523 | 18,773,447 | 2,439,507 |
| Financial assets at amortized cost | | 7,000,000 | 7,000,000 | 7,000,000 |
| Investment in Ijarah asset | 8 | - | 6,515,439 | 7,353,240 |
| Investment in real estate | 9 | 14,175,000 | 14,175,000 | 14,175,000 |
| Ijara Muntahia Bittamleek – net | 10 | 139,149,160 | 46,566,529 | 59,339,054 |
| Wakala Bel Istithmar - net | | 25,293,369 | 2,475,000 | 17,671,500 |
| Property and equipment – net | 11 | 3,918,799 | 4,483,709 | 4,478,525 |
| Intangible assets | 12 | 1,761,576 | 2,202,756 | 1,910,394 |
| Other assets | | 4,916,183 | 3,902,078 | 3,855,663 |
| Total assets | | 316,425,665 | 256,548,539 | 253,105,931 |
| Liabilities, equity of unrestricted investment accountholders and owners' equity | | | | |
| Liabilities | | | | |
| Inter-bank Wakala | | 6,737,500 | 36,690,500 | 16,901,500 |
| Customer Wakala | | 41,383,300 | 2,475,000 | 2,750,000 |
| Customer accounts | | 66,565,783 | 36,209,881 | 48,690,180 |
| Other liabilities | | 10,785,915 | 16,653,026 | 10,304,258 |
| Total liabilities | | 125,472,498 | 92,028,407 | 78,645,938 |
| Equity of unrestricted investment accountholders | 13 | 63,169,873 | 30,768,549 | 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 | | (66,379) | (79,406) | (34,389) |
| Accumulated losses | | (24,241,519) | (18,260,203) | (20,013,541) |
| Total owners' equity | | 127,783,294 | 133,751,583 | 132,043,262 |
| Total liabilities, equity of unrestricted investment accountholders and owners' equity | | 316,425,665 | 256,548,539 | 253,105,931 |

The condensed interim financial information was approved by the Board of Directors on 26 October 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.