

BANK NIZWA SAOG

Condensed interim statement of financial position

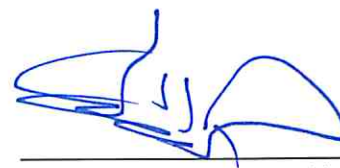
30 September 2016 (Un-audited)

	Notes	30 September 2016 RO	30 September 2015 RO	Audited 31 December 2015 RO
Assets				
Cash and balances with Central Bank of Oman ("CBO")	4	30,871,923	27,635,324	14,625,542
Due from banks and financial institutions	5	1,590,430	2,913,988	3,315,151
Inter-bank Wakala investments – net	6	734,020	6,529,600	9,625,000
Financial assets at fair value through equity	8	22,603,699	9,859,523	18,011,950
Financial assets at amortised cost		7,000,000	7,000,000	7,000,000
Sales receivables and other receivables – net	7	95,743,125	73,273,143	75,758,483
Musharaka Financing		490,174	-	-
Investment in real estate – held for sale	9	14,175,000	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	10	222,124,529	139,149,160	155,580,391
Wakala Bel Istithmar – net		59,822,257	25,293,369	37,647,530
Property and equipment – net	11	3,295,366	3,918,799	3,938,500
Intangible assets	12	2,112,229	1,761,576	1,856,817
Other assets		4,612,287	4,916,183	4,559,738
Total assets		465,175,039	316,425,665	346,094,102
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Inter-bank Wakala		25,229,035	6,737,500	16,940,000
Customers' Wakala		133,993,163	41,383,300	44,054,775
Customers' accounts		68,293,255	66,565,783	70,988,659
Other liabilities		13,172,323	10,785,915	13,092,963
Total liabilities		240,687,776	125,472,498	145,076,397
Equity of unrestricted investment accountholders	13	98,147,987	63,169,873	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		61,778	(66,379)	(143,419)
Accumulated losses		(25,813,694)	(24,241,519)	(25,273,783)
Total owners' equity		126,339,276	127,783,294	126,673,990
Total liabilities, equity of unrestricted investment accountholders and owners' equity		465,175,039	316,425,665	346,094,102
Contingent liabilities and commitments		105,385,425	64,037,251	86,936,235

The condensed interim financial information was approved by the Board of Directors on 24 October 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