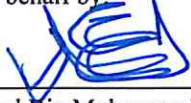


BANK NIZWA SAOG**Condensed interim statement of financial position**


31 March 2015 (Un-audited)

	Notes	31 March 2015 RO	31 March 2014 RO	Audited 31 December 2014 RO
Assets				
Cash and balances with Central Bank of Oman ("CBO")	3	18,533,174	21,940,113	25,091,759
Due from banks and financial institutions	4	3,028,989	3,977,583	2,928,667
Inter-bank Wakala investments - net	5	27,139,537	87,419,162	55,710,675
Sales receivables – net	6	65,111,148	26,726,026	51,151,947
Financial assets at fair value through equity	7	3,207,535	32,757,675	2,439,507
Financial assets at amortized cost		7,000,000	7,000,000	7,000,000
Investment in Ijarah asset	8	7,065,379	-	7,353,240
Investment in real estate	9	14,175,000	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	10	83,453,828	21,811,231	59,339,054
Wakala Bel Istithmar - net		18,859,500	-	17,671,500
Property and equipment – net	11	4,348,917	4,358,873	4,478,525
Intangible assets	12	1,831,222	2,233,472	1,910,394
Other assets		5,345,752	3,842,428	3,855,663
Total assets		259,099,981	226,241,563	253,105,931
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Inter-bank Wakala		12,320,000	39,996,500	16,901,500
Customer Wakala		3,400,000	1,200,500	2,750,000
Customer accounts		55,831,225	21,839,315	48,690,180
Other liabilities		8,516,472	5,429,665	10,304,258
Total liabilities		80,067,697	68,465,980	78,645,938
Equity of unrestricted investment accountholders	13	48,590,256	20,096,814	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		(22,577)	(117,150)	(34,389)
Accumulated losses		(21,626,587)	(14,295,273)	(20,013,541)
Total owners' equity		130,442,028	137,678,769	132,043,262
Total liabilities, equity of unrestricted investment accountholders and owners' equity		259,099,981	226,241,563	253,105,931

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