


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
	<i>Notes</i>			
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.