



**INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT 30 JUNE 2016**

		<i>Unaudited 30 June 2016 RO' 000</i>	<i>Audited 31 December 2015 RO' 000</i>	<i>Unaudited 30 June 2015 RO 000</i>
	<i>Notes</i>			
<b>ASSETS</b>				
Cash and balances with Central Banks		<b>3,026,444</b>	2,412,052	2,528,995
Due from banks		<b>1,058,662</b>	991,491	971,010
Loans and advances	3	<b>6,848,401</b>	6,695,486	6,392,123
Islamic financing receivables	3	<b>749,061</b>	634,729	465,418
Other assets		<b>194,663</b>	168,020	193,911
Investments securities:				
- Fair value through profit or loss	4a	<b>51,001</b>	51,227	1,397
- Available for sale	4b	<b>440,463</b>	444,973	365,574
- Held to maturity	4c	<b>560,058</b>	1,022,184	803,640
Investment in an associate	5	<b>46,755</b>	47,746	46,890
Property and equipment		<b>75,127</b>	76,621	69,025
		<b>13,050,635</b>	12,544,529	11,837,983
<b>LIABILITIES AND EQUITY</b>				
<b>LIABILITIES</b>				
Deposits from banks		<b>2,951,459</b>	2,859,563	2,192,939
Customers' deposits	6	<b>6,908,001</b>	6,738,315	6,914,336
Islamic customers' deposits	6	<b>732,576</b>	625,133	510,024
Euro medium term notes		<b>385,130</b>	191,185	191,428
Mandatory convertible bonds		<b>64,380</b>	94,655	94,655
Other liabilities		<b>365,520</b>	369,699	358,861
Taxation		<b>18,972</b>	28,570	20,418
Subordinated liabilities		<b>165,450</b>	240,450	240,450
		<b>11,591,488</b>	11,147,570	10,523,111
<b>EQUITY</b>				
Equity attributable to equity holders of parent:				
Share capital	7	<b>249,625</b>	229,183	229,182
Share premium	7	<b>486,242</b>	464,951	464,951
General reserve		<b>169,808</b>	169,808	169,808
Legal reserve		<b>76,394</b>	76,394	72,756
Revaluation reserve		<b>5,305</b>	5,305	5,305
Subordinated loan reserve		<b>138,600</b>	138,600	118,600
Cash flow hedge reserve		<b>(1,634)</b>	(718)	(737)
Cumulative changes in fair value		<b>18,765</b>	19,264	22,811
Foreign currency translation reserve		<b>(1,664)</b>	(1,820)	(1,798)
Retained profit		<b>317,706</b>	295,992	233,994
<b>TOTAL EQUITY</b>		<b>1,459,147</b>	1,396,959	1,314,872
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>13,050,635</b>	12,544,529	11,837,983
<b>Net assets per share</b>		<b>0.585</b>	0.610	0.574
<b>Contingent liabilities and commitments</b>	8	<b>2,995,371</b>	3,186,412	2,988,166

The interim condensed consolidated financial statements were approved by the Board of Directors on 27 July 2016.

The attached notes 1 to 20 form part of these interim condensed consolidated financial statements