

**Unaudited Consolidated Statement of Financial Position
as at 30 September 2014**

	Notes	30-Sep-14 RO' 000	30-Sep-13 RO' 000
ASSETS			
Cash and balances with Central Banks		1,169,408	706,864
Due from banks		942,878	911,478
Loans and advances	4 & 5	6,042,008	5,740,960
Islamic financing receivables	4 & 5	384,822	246,883
Other assets		250,719	237,992
Investments securities:			
- Available for sale	8b	347,521	307,105
- Held to Maturity	8c	470,359	283,767
Investment in associates	8a	46,809	43,157
Property and equipment		69,360	67,698
		<u>9,723,884</u>	<u>8,545,904</u>
LIABILITIES AND EQUITY			
LIABILITIES			
Deposits from banks		938,534	718,376
Customers' deposits	6	6,304,124	5,478,002
Islamic customers' deposits	6	230,640	124,371
Certificates of deposit		47,000	49,100
Unsecured bonds		-	29,803
Euro Medium Term Notes		188,593	188,393
Mandatory Convertible bonds		62,239	46,432
Other liabilities		401,520	478,855
Taxation		30,707	27,203
Subordinated liabilities		240,450	246,867
		<u>8,443,807</u>	<u>7,387,402</u>
EQUITY			
Equity attributable to equity holders of parent:			
Share capital		218,269	215,226
Share premium		464,951	451,837
General reserve		169,808	150,558
Legal reserve		71,735	67,950
Revaluation reserve		5,145	5,145
Subordinated loan reserve		82,317	59,117
Cash flow hedge reserve		(398)	64
Cumulative changes in fair value	8a & 8b	25,150	13,326
Foreign exchange translation reserve		(533)	(4,225)
Retained profit		243,423	199,285
		<u>1,279,867</u>	<u>1,158,283</u>
Non-controlling interest		210	219
TOTAL EQUITY		<u>1,280,077</u>	<u>1,158,502</u>
TOTAL LIABILITIES AND EQUITY		<u>9,723,884</u>	<u>8,545,904</u>
Net assets per share		<u>0.586</u>	<u>0.538</u>
Contingent liabilities	11	<u>2,315,807</u>	<u>1,816,107</u>