

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

		<i>Unaudited 30 September 2016 RO' 000</i>	<i>Audited 31 December 2015 RO' 000</i>	<i>Unaudited 30 September 2015 RO' 000</i>
	<i>Notes</i>			
ASSETS				
Cash and balances with Central Banks		643,491	2,412,052	2,967,820
Due from banks		891,611	991,491	897,646
Loans and advances	3	7,032,420	6,695,486	6,565,930
Islamic financing receivables	3	782,067	634,729	482,401
Other assets		188,578	168,020	213,876
Investments securities:				
- Fair value through profit or loss	4a	51,018	51,227	1,014
- Available for sale	4b	437,387	444,973	365,678
- Held to maturity	4c	724,500	1,022,184	854,788
Investment in an associate	5	47,343	47,746	47,467
Property and equipment		72,405	76,621	67,926
		10,870,820	12,544,529	12,464,546
LIABILITIES AND EQUITY				
LIABILITIES				
Deposits from banks		793,835	2,859,563	2,800,224
Customers' deposits	6	6,830,883	6,738,315	6,777,843
Islamic customers' deposits	6	745,953	625,133	548,580
Euro medium term notes		384,093	191,185	192,596
Mandatory convertible bonds		64,380	94,655	94,655
Other liabilities		354,816	369,699	426,551
Taxation		24,792	28,570	27,544
Subordinated liabilities		165,450	240,450	240,450
		9,364,202	11,147,570	11,108,443
EQUITY				
Equity attributable to equity holders of parent:				
Share capital	7	249,625	229,183	229,182
Share premium	7	486,242	464,951	464,951
General reserve		169,808	169,808	169,808
Legal reserve		76,394	76,394	72,756
Revaluation reserve		5,305	5,305	5,305
Subordinated loan reserve		138,600	138,600	118,600
Cash flow hedge reserve		(1,219)	(718)	(1,872)
Cumulative changes in fair value		19,360	19,264	18,767
Foreign currency translation reserve		(1,643)	(1,820)	(1,808)
Retained profit		364,146	295,992	280,414
TOTAL EQUITY		1,506,618	1,396,959	1,356,103
TOTAL LIABILITIES AND EQUITY		10,870,820	12,544,529	12,464,546
Net assets per share (in RO)		0.604	0.610	0.592
Contingent liabilities and commitments	8	3,000,727	3,186,412	3,125,354

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