

**GROUP AND PARENT COMPANY
UNAUDITED STATEMENTS OF FINANCIAL POSITION AT 31 MARCH 2015**

	Note	GROUP		PARENT COMPANY	
		2015	2014	2015	2014
		(RO '000)	(RO '000)	(RO '000)	(RO '000)
ASSETS					
Balances with banks and money at call		101,705	103,060	10,216	7,381
Certificates of deposit	3	195,000	170,000	-	-
Deposits with banks	4	90,075	38,852	-	-
Investment securities	5	174,775	72,284	38,707	16,368
Investments in associates	5(e)	13,492	12,010	6,249	5,627
Investments in subsidiaries	5(f)	-	-	50,436	48,436
Loans and advances to customers	6 (a)	1,308,560	1,122,319	-	-
Due from subsidiaries		-	-	2,942	4,592
Other assets		38,465	35,485	1,210	1,078
Investment property		2,531	5,590	2,531	5,590
Projects work in progress	7	8,922	8,731	-	-
Property and equipment		30,063	27,473	350	566
TOTAL ASSETS		1,963,588	1,595,804	112,641	89,638
LIABILITIES					
Due to banks	8	38,717	21,824	44,750	22,700
Deposit from customers		1,574,001	1,240,751	-	-
Unpaid dividend		6,735	4,592	6,734	4,592
Subordinated bonds	9	50,000	50,000	-	-
Other liabilities		63,661	59,554	1,044	1,200
Taxation		1,213	1,253	-	-
TOTAL LIABILITIES		1,734,327	1,377,974	52,528	28,492
EQUITY					
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT COMPANY					
Share capital	10	37,042	33,674	37,042	33,674
Legal reserve		24,802	22,838	9,072	8,571
Capital reserve		17,846	17,846	-	-
General reserve		12,064	10,615	-	-
Subordinated debt reserve		15,297	10,198	-	-
Revaluation reserve		1,677	1,677	-	-
Cumulative changes in fair value	5	3,303	6,547	4,011	6,017
Retained earnings		16,572	19,487	9,988	12,884
		128,603	122,882	60,113	61,146
Non - controlling interests		100,658	94,948	-	-
TOTAL EQUITY		229,261	217,830	60,113	61,146
TOTAL LIABILITIES AND EQUITY		1,963,588	1,595,804	112,641	89,638
Net assets per share (Rial Omani)	22	0.347	0.332	0.162	0.165

These financial statements were approved and authorised for release by the Board of Directors on 11th May 2015 and were signed by:


KHALID MUHAMMAD AL ZUBAIR
CHAIRMAN


ABDULAZIZ M AL BALUSHI
CHIEF EXECUTIVE OFFICER

The accompanying notes on pages 8 to 24 form an integral part of these interim financial statements.