



GROUP AND PARENT COMPANY UNAUDITED STATEMENT OF FINANCIAL
POSITION AT 30 SEPTEMBER 2009

		GROUP		PARENT COMPANY	
	Note	2009 (RO '000)	2008 (RO '000)	2009 (RO '000)	2008 (RO '000)
ASSETS					
Balances with banks and money at call		45,675	56,633	2,716	1,038
Certificates of deposit	3	80,000	103,000	-	-
Deposits with banks	4	12,513	23,176	-	2,000
Investment securities	5	56,001	53,225	15,244	20,571
Investment in associates	5(d)	7,230	5,085	3,482	2,371
Investment in subsidiaries	5(e)	-	-	26,398	20,279
Loans and advances to customers	6	559,989	524,979	-	-
Other assets		10,043	10,668	1,663	810
Investment property		2,497	-	2,497	-
Property and equipment		9,634	8,905	655	695
TOTAL ASSETS		783,582	785,671	52,655	47,764
LIABILITIES					
Bank borrowings	7	7,850	7,274	9,450	7,774
Current, deposit and other accounts		613,008	624,580	-	-
Unpaid dividend		-	41	-	41
Other liabilities		18,183	20,955	590	615
Taxation		2,834	3,343	429	429
TOTAL LIABILITIES		641,875	656,193	10,469	8,859
EQUITY					
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT COMPANY					
Share capital	8	20,000	18,000	20,000	18,000
Legal reserve		13,463	11,892	5,319	5,000
Capital reserve		12,748	11,218	-	-
General reserve		5,791	4,718	-	-
Revaluation reserve		1,754	1,154	-	-
Cumulative changes in fair value of investments		1,030	140	400	-
Retained earnings		27,353	29,986	16,467	15,905
		82,139	77,108	42,186	38,905
Non - controlling interests		59,568	52,370	-	-
TOTAL EQUITY		141,707	129,478	42,186	38,905
TOTAL LIABILITIES AND EQUITY					
		783,582	785,671	52,655	47,764
Net assets per share (Rial Omani)		0.411	0.428	0.211	0.216

These financial statements were approved and authorised for release by the Board of Directors on November 7, 2009 and were signed by:

HANI BIN MUHAMMAD AL ZUBAIR
CHAIRMAN

SHARIQ AZHAR
CHIEF EXECUTIVE OFFICER

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