

**INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION  
AT 30 June 2017**

Audited 31-Dec-16 US\$ '000	Unaudited 30-Jun-16 US\$ '000	Unaudited 30-Jun-17 US\$ '000		Note	Unaudited 30-Jun-17 RO '000	Unaudited 30-Jun-16 RO '000	Audited 31-Dec-16 RO '000
<b>ASSETS</b>							
364,528	261,460	<b>226,987</b>	Cash and balances with Central Bank of Oman		<b>87,390</b>	100,662	140,343
79,927	38,842	<b>19,405</b>	Due from banks		<b>7,471</b>	14,954	30,772
3,953,524	4,019,499	<b>4,201,984</b>	Loans & advances and Financing, net	6	<b>1,617,764</b>	1,547,507	1,522,106
458,812	425,239	<b>504,294</b>	Investment securities	16	<b>194,153</b>	163,717	176,643
43,844	44,805	<b>43,660</b>	Property and equipment		<b>16,809</b>	17,250	16,880
33,533	31,101	<b>41,818</b>	Other assets		<b>16,100</b>	11,974	12,910
<b>4,934,168</b>	<b>4,820,946</b>	<b>5,038,148</b>	<b>TOTAL ASSETS</b>		<b>1,939,687</b>	<b>1,856,064</b>	<b>1,899,654</b>
<b>LIABILITIES</b>							
603,319	640,444	<b>496,140</b>	Due to banks		<b>191,014</b>	246,571	232,278
3,301,367	3,203,870	<b>3,577,782</b>	Customers' deposits	7	<b>1,377,446</b>	1,233,490	1,271,026
130,000	125,000	<b>150,000</b>	Borrowed funds		<b>57,750</b>	48,125	50,050
11,655	6,102	<b>6,462</b>	Taxation		<b>2,488</b>	2,349	4,487
87,961	84,844	<b>104,291</b>	Other liabilities		<b>40,152</b>	32,665	33,865
168,831	168,831	<b>77,922</b>	Subordinated liabilities		<b>30,000</b>	65,000	65,000
<b>4,303,133</b>	<b>4,229,091</b>	<b>4,412,597</b>	<b>TOTAL LIABILITIES</b>		<b>1,698,850</b>	<b>1,628,200</b>	<b>1,656,706</b>
<b>EQUITY</b>							
370,140	370,140	<b>370,140</b>	Share capital		<b>142,504</b>	142,504	142,504
59,699	52,023	<b>59,699</b>	Legal reserve		<b>22,984</b>	20,029	22,984
16,995	16,995	<b>16,995</b>	General loan loss reserve		<b>6,543</b>	6,543	6,543
115,691	109,416	<b>41,374</b>	Subordinated debt reserve		<b>15,929</b>	42,125	44,541
1,081	1,717	<b>327</b>	Fair value reserve		<b>126</b>	661	416
67,429	41,564	<b>137,016</b>	Retained earnings		<b>52,751</b>	16,002	25,960
<b>631,035</b>	<b>591,855</b>	<b>625,551</b>	<b>TOTAL EQUITY</b>		<b>240,837</b>	<b>227,864</b>	<b>242,948</b>
<b>4,934,168</b>	<b>4,820,946</b>	<b>5,038,148</b>	<b>TOTAL LIABILITIES AND EQUITY</b>		<b>1,939,687</b>	<b>1,856,064</b>	<b>1,899,654</b>
44.3	41.5	<b>43.9</b>	Net assets value per share (US cents / baizas)	10	<b>169.0</b>	159.9	170.5
555,382	626,323	<b>987,969</b>	Contingent liabilities and commitments	12	<b>380,368</b>	241,134	213,822

The interim condensed financial statements were approved by the Board of Directors on 26 July 2017 and signed on their behalf by:

**Hamdan Ali Nasser Al Hinai**  
Chairman

**Lloyd Maddock**  
Chief Executive Officer

Notes 1 to 16 form part of these interim condensed financial statements