

BANK NIZWA SAOG


Condensed interim statement of financial position

31 March 2021 (Un-audited)

	Notes	31 March 2021 RO'000	31 March 2020 RO'000	Audited 31 December 2020 RO'000
Assets				
Cash and balances with Central Bank of Oman	3	77,837	58,522	67,943
Due from banks and financial institutions	4	6,377	7,633	12,996
Financial assets at fair value through equity	6b	97,485	90,757	100,040
Financial assets at amortised cost	6a	1,979	1,991	1,979
Sales receivables and other receivables – net	5	228,846	225,963	208,909
Musharaka financing – net		191,433	126,945	176,652
Investment in real estate	7	14,175	14,175	14,175
Ijara Muntahia Bittamleek – net	8	300,769	308,937	303,905
Wakala Bel Istithmar – net		307,254	207,887	298,692
Property and equipment – net		1,686	1,990	1,780
Intangible assets		2,356	2,340	2,264
Other assets		21,916	11,670	16,924
Total assets		1,252,113	1,058,810	1,206,259
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Inter-bank Wakala		100,858	50,108	91,833
Customers' Wakala		412,845	353,479	353,468
Customers' accounts		193,740	157,572	205,002
Other liabilities		33,371	22,833	30,177
Total liabilities		740,814	583,992	680,480
Equity of unrestricted investment accountholders	9	350,455	325,788	366,091
Owners' equity				
Paid-up capital	10	150,000	150,000	150,000
Share premium		2,091	2,091	2,091
Investment fair value reserve		141	(2,378)	(7)
Legal reserve		3,266	2,159	3,266
Impairment reserve		150	150	150
Retained earnings / (accumulated losses)		5196	(2,992)	4,188
Total owners' equity		160,844	149,030	159,688
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,252,113	1,058,810	1,206,259
Net assets value per share	13 (b)	0.107	0.099	0.106
Contingent liabilities and commitments	14	329,699	307,744	336,586

The condensed interim financial information was approved by the Board of Directors on 29 April 2021 and signed on their behalf by:


Khalid Bin Abdullah Al Khalili
Chairman of Board


Musabah Bin Saif Al Mutaairy
Vice Chairman of Board

The notes 1 to 22 form an integral part of this condensed interim financial information