Condensed interim statement of financial position

31 March 2021 (Un-audited)

Notes					Audited
RO'000		Notes	31 March	31 March	31 December
Cash and balances with Central Bank of Oman 3 77,837 58,522 67,943		110103	2021	2020	2020
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 affur 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 1nvestment in real estate 7 14,175 <td>Acceta</td> <td></td> <td>RO'000</td> <td>RO'000</td> <td>RO'000</td>	Acceta		RO'000	RO'000	RO'000
Due from banks and financial institutions					
Financial assets at fair value through equity	Due from books and from indicate vitation				67,943
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 Igara 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 21,916 11,670 16,924 Total assets 100,858 50,108 91,833 Customers' accounts 193,740 157,572 205,002 Customers' Wakala 193,740 157,572 205,002 Customers' accounts 193,740 157,572 205,002 Other liabilities 33,371 22,833 30,177 Total liabilities 333,371 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 Share premium 2,091 2,091 2,091 Legal reserve 3,266 2,159 3,266 Equity of unrestricted investment accountholders 1,252,113 1,058,810 1,206,259 Customers' equity 1,252,113 1,058,810 1,206,259 Customers' equity of unrestricted investment accountholders 1,252,113 1,058,810 1,206,259 Contineent liabilities 4,188 4,1	Einengial agents of City of the Market and Innancial Institutions	-	6,377	7,633	12,996
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 Ijara Muntahia Bittamleck – net 8 300,769 308,937 303,905 Wakala Bel Istithmar – net 307,254 207,887 298,692 Property and equipment – net 1,666 1,990 1,780 Intangible assets 2,356 2,340 2,264 Other assets 21,916 11,670 16,924 Total assets 1,058,810 1,206,259 Liabilities, equity of unrestricted investment accountholders and owners' equity Liabilities 100,858 50,108 91,833 Customers' Wakala 100,858 353,479 353,468 Customers' accounts 193,740 157,572 205,002 Other liabilities 193,740 157,572 205,002 Other liabilities 193,740 157,572 205,002 Other liabilities 740,814 583,992 680,480 Equity of unrestricted investment accountholders 9 350,455 325,788 366,091 Owners' equity 2,091 2,091 Paid-up capital 10 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 141 (2,378) (7) Legal reserve 140,844 149,030 159,688 Total lowners' equity of unrestricted investment accountholders 150 150 150 Investment fair value reserve 140,844 149,030 159,688 Total lowners' equity of unrestricted investment accountholders and owners' equity 1,252,113 1,058,810 1,206,259 Net assets value per share 13 (6) 0,107 0,099 0,106	Financial assets at fair value through equity	6b		90,757	100,040
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 Ijara Muntahia Bittamleck – 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 1,058,810 1,058,810 1,206,259 Liabilities 100,858 50,108 91,833 Customers wakala 100,858 50,108 91,833 Customers wakala 193,740 157,572 205,002 Customers wakala 193,740 157,572 205,002 Cuttomers water wat			1,979	1,991	1,979
Ministratax infancing	Sales receivables and other receivables – net	5	228,846	225,963	
14,175			191,433	126,945	
Same			14,175	14,175	
Property and equipment – net 1,686 1,990 1,780 1,780 1,686 1,990 1,780 1,780 1,2356 2,340 2,264 2,356 2,340 2,264 2,1916 11,670 16,924 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1		8	300,769	308,937	
1,686 1,990 1,780 1,686 1,990 1,780 1,780 1,686 1,990 1,780 1,6924 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,058,810 1,206,259 1,252,113 1,258,810 1,206,259 1,252,113 1,258,810 1,206,259 1,252,113 1,258,810 1,206,259 1,252,113 1,258,810 1,206,259 1,252,113 1,258,810 1,206,259 1,252,113 1,258,810 1,206,259 1,252,113 1,258,810 1,206,259 1,252,113 1,258,810 1,206,259			307,254	207,887	
Cother assets Cother and owners' equity of unrestricted investment Cother and owners' equity Cother liabilities Cother liabilities Cother and owners' equity Cother liabilities Coth	Property and equipment – net		1,686	1,990	
Total 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			2,356	2,340	
1,252,113 1,058,810 1,206,259			21,916	11,670	
Liabilities, equity of unrestricted investment accountholders and owners' equity Liabilities 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 2,091 2,091 2,091 2,091 Paid-up capital 10 150,000 150,000 150,000 Share premium 2,091 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 <t< td=""><td>Total assets</td><td></td><td>1,252,113</td><td>1,058,810</td><td></td></t<>	Total assets		1,252,113	1,058,810	
Liabilities The result of the part of	Liabilities, equity of unrestricted investment				
Inter-bank Wakala	accountholders and owners' equity				
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 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					
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 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			100.858	50 108	01 922
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 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					
Other habilities 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 10 10 10 10 10					
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 20,001 0.009 0.106					
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 20,000 0.009 0.106	Total liabilities	-			
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 0.009 0.106	Equity of unrestricted investment accountholders	9	350,455	325.788	366 001
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 0.009 0.106	Owners' equity	-		===,,,,,	
Share premium 130,000 150,000 Investment fair value reserve 2,091 2,091 2,091 Legal 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 0.099 0.106		10	1 #0 000		
Investment fair value reserve 2,091 2,091 2,091 141 (2,378) (7) 141 (2,378) (7) 141 (2,378) (7) 141 (2,378) (7) 150		10			
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 20,000 10 Contingent liabilities and commitments 14 20,000 20,000 20,000 Contingent liabilities and commitments 14 20,000 20,000 20,000 Contingent liabilities and commitments 14 20,000 20,000 20,000 Contingent liabilities and commitments 15 20,000 20,000 Contingent liabilities 20,000 20,000 20,000 20,000 Contingent liabilities 20,000 20,000 20,000 20,000 20,000 2					2,091
Impairment reserve					(7)
Retained earnings / (accumulated losses) Total owners' equity Total liabilities, equity of unrestricted investment accountholders and owners' equity Net assets value per share 13 (b) Contingent liabilities and commitments 13 (b) 150 (2,992) 4,188 149,030 159,688 1,252,113 1,058,810 1,206,259 0.099 0.106				The same and the s	3,266
Total owners' equity Total liabilities, equity of unrestricted investment accountholders and owners' equity Net assets value per share 13 (b) Contingent liabilities and commitments 13 (b) 10.107 10.099 0.106					
Total liabilities, equity of unrestricted investment accountholders and owners' equity Net assets value per share 13 (b) Contingent liabilities and commitments 13 (b) 1,252,113 1,058,810 1,206,259 0.106	Total owners' equity	_			4,188
accountholders and owners' equity Net assets value per share 13 (b) Contingent liabilities and commitments 13 (b) 1,252,113 1,058,810 1,206,259 0.106		_	160,844	149,030	159,688
Contingent liabilities and commitments 0.106	accountholders and owners' equity		1,252,113	1,058,810	1,206,259
Confingent lightlities and commitments	Net assets value per share	13 (b)	0.107	0.099	0.106
	Contingent liabilities and commitments	14	329,699		

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

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Khalid Bin Abaullah Al Khalili

Chairman of Board

Musabah Bin Saif Al Mutairy Vice Chairman of Board