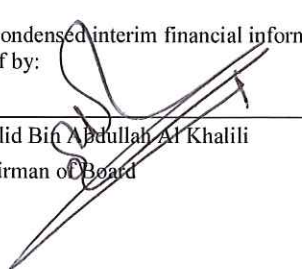


BANK NIZWA SAOG**Condensed interim statement of financial position**

30 June 2019 (Un-audited)

	Notes	30 June 2019	30 June 2018	Audited 31 December 2018
		RO	RO	RO
Assets				
Cash and balances with Central Bank of Oman	3	64,352,714	53,093,065	92,965,571
Due from banks and financial institutions	4	6,657,867	3,206,754	6,399,549
Inter-bank Wakala investments – net	5	1,328,460	6,298,201	-
Financial assets at fair value through equity	7	55,188,577	44,358,815	48,040,703
Financial assets at amortised cost	7	1,993,334	6,969,130	1,993,171
Sales receivables and other receivables – net	6	196,236,377	165,152,397	182,268,610
Musharaka Financing – net		92,066,763	46,502,491	59,880,031
Investment in real estate	8	14,175,000	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	9	319,311,240	298,311,123	316,397,423
Wakala Bel Istithmar – net		168,510,666	122,305,692	137,923,549
Property and equipment – net		1,920,077	2,219,928	2,028,586
Intangible assets		2,375,179	2,217,218	2,262,273
Other assets		9,068,023	8,279,855	7,833,074
Total assets		933,184,277	773,089,669	872,167,540
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Inter-bank Wakala		33,588,869	115,869	115,869
Customers' Wakala		298,234,238	225,721,234	312,939,005
Customers' accounts		131,043,637	71,733,800	75,829,143
Other liabilities		24,465,003	20,988,634	23,587,664
Total liabilities		487,331,747	318,559,537	412,471,681
Equity of unrestricted investment accountholders	10	304,078,992	321,367,279	322,507,057
Owners' equity				
Paid-up capital	11	150,000,000	150,000,000	150,000,000
Share premium		2,091,192	2,091,192	2,091,192
Investment fair value reserve		(970,943)	(392,896)	(1,260,511)
Legal reserve		1,140,782	389,622	1,140,782
Impairment reserve		150,400	150,323	150,400
Accumulated losses		(10,637,893)	(19,075,388)	(14,933,061)
Total owners' equity		141,773,538	133,162,853	137,188,802
Total liabilities, equity of unrestricted investment accountholders and owners' equity		933,184,277	773,089,669	872,167,540
Contingent liabilities and commitments	15	211,739,616	162,891,603	185,809,278

The condensed interim financial information was approved by the Board of Directors on 28 July 2019 and signed on their behalf by:


Khalid Bin Abdullah Al Khalili
Chairman of Board


Musabah Bin Saif Al Mutairy
Vice Chairman of Board

The notes 1 to 23 form an integral part of this condensed interim financial information