

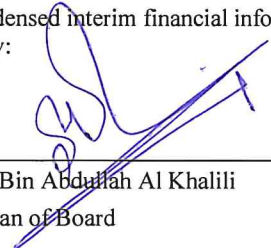
BANK NIZWA SAOG

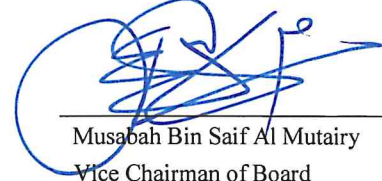
Condensed interim statement of financial position

31 March 2020 (Un-audited)

	Notes	31 March 2020 RO	31 March 2019 RO	Audited 31 December 2019 RO
Assets				
Cash and balances with Central Bank of Oman	3	58,522,449	72,115,104	89,292,585
Due from banks and financial institutions	4	7,632,885	6,854,456	20,321,209
Inter-bank Wakala investments – net	5	-	3,998,344	454,888
Financial assets at fair value through equity	7	90,757,031	47,672,177	66,104,198
Financial assets at amortised cost	7	1,991,468	1,993,334	1,993,334
Sales receivables and other receivables – net	6	225,963,149	189,275,147	211,058,312
Musharaka Financing – net		126,944,788	69,268,947	116,658,786
Investment in real estate	8	14,175,000	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	9	308,937,193	320,628,567	318,133,875
Wakala Bel Istithmar – net		207,886,880	155,167,954	183,671,834
Property and equipment – net		1,989,952	1,928,293	1,874,556
Intangible assets		2,339,842	2,380,698	2,367,069
Other assets		11,669,398	9,793,345	8,257,856
Total assets		1,058,810,035	895,251,366	1,034,363,502
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Inter-bank Wakala		50,107,728	26,933,369	66,824,978
Customers' Wakala		353,478,866	309,321,005	337,851,431
Customers' accounts		157,571,731	83,892,280	149,242,877
Other liabilities		22,834,134	18,046,421	22,140,881
Total liabilities		583,992,459	438,193,075	576,060,167
Equity of unrestricted investment accountholders	10	325,787,711	317,603,073	310,396,012
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		(2,378,009)	(1,109,658)	(720,597)
Legal reserve		2,158,643	1,140,782	2,158,643
Special reserve		-	-	-
Impairment reserve		150,400	150,400	150,400
Accumulated losses		(2,992,361)	(12,817,498)	(5,772,315)
Total owners' equity		149,029,865	139,455,218	147,907,323
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,058,810,035	895,251,366	1,034,363,502
Contingent liabilities and commitments	15	307,743,526	226,684,849	323,857,189

The condensed interim financial information was approved by the Board of Directors on 29 June 2020 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