

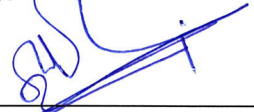
BANK NIZWA SAOG


Condensed interim statement of financial position

30 September 2020 (Un-audited)

	Notes	30 September 2020 RO	30 September 2019 RO	Audited 31 December 2019 RO
Assets				
Cash and balances with Central Bank of Oman	3	52,776,434	49,125,329	89,292,585
Due from banks and financial institutions	4	14,920,531	6,483,231	20,321,209
Inter-bank Wakala investments – net	5	-	17,808,255	454,888
Financial assets at fair value through equity	7	96,619,924	69,996,557	66,104,198
Financial assets at amortised cost	7	1,978,855	1,993,334	1,993,334
Sales receivables and other receivables – net	6	213,325,264	189,979,441	211,058,312
Musharaka Financing – net		149,434,658	101,174,989	116,658,786
Investment in real estate	8	14,175,000	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	9	308,202,367	316,812,363	318,133,875
Wakala Bel Istithmar – net		266,956,210	181,844,412	183,671,834
Property and equipment – net		1,849,191	1,865,595	1,874,556
Intangible assets		2,284,429	2,370,304	2,367,069
Other assets		16,091,075	13,805,657	8,257,856
Total assets		1,138,613,938	967,434,467	1,034,363,502
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Inter-bank Wakala		46,180,728	40,482,728	66,824,978
Customers' Wakala		305,956,242	313,961,148	337,851,431
Customers' accounts		207,391,013	133,601,614	149,242,877
Other liabilities		23,699,426	19,770,270	22,140,881
Total liabilities		583,227,409	507,815,760	576,060,167
Equity of unrestricted investment accountholders	10	398,792,370	314,652,509	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		(576,274)	(522,657)	(720,597)
Legal reserve		2,158,643	1,140,782	2,158,643
Impairment reserve		150,400	150,400	150,400
Retained earnings/accumulated losses		2,770,198	(7,893,519)	(5,772,315)
Total owners' equity		156,594,159	144,966,198	147,907,323
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,138,613,938	967,434,467	1,034,363,502
Net assets value per share	14 (b)	0.104	0.097	0.099
Contingent liabilities and commitments	15	371,599,061	277,477,265	323,857,189

The condensed interim financial information was approved by the Board of Directors on 28 October 2020 and signed on their behalf by:


Khalid Bin Abdullah Al Khalili
Chairman of Board


Musabab Bin Saif Al Mutairy
Vice Chairman of Board

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