

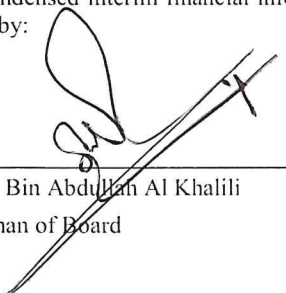
# BANK NIZWA SAOG

## Condensed interim statement of financial position

30 June 2020 (Un-audited)

	Notes	30 June 2020 RO	30 June 2019 RO	Audited 31 December 2019 RO
<b>Assets</b>				
Cash and balances with Central Bank of Oman	3	29,227,676	64,352,714	89,292,585
Due from banks and financial institutions	4	8,492,467	6,657,867	20,321,209
Inter-bank Wakala investments – net	5	13,824,916	1,328,460	454,888
Financial assets at fair value through equity	7	89,064,080	55,188,577	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	212,074,366	196,236,377	211,058,312
Musharaka Financing – net		140,641,830	92,066,763	116,658,786
Investment in real estate	8	14,175,000	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	9	306,843,455	319,311,240	318,133,875
Wakala Bel Istithmar – net		226,648,265	168,510,666	183,671,834
Property and equipment – net		1,919,129	1,920,077	1,874,556
Intangible assets		2,356,599	2,375,179	2,367,069
Other assets		13,532,950	9,068,023	8,257,856
<b>Total assets</b>		<b>1,060,779,588</b>	<b>933,184,277</b>	<b>1,034,363,502</b>
<b>Liabilities, equity of unrestricted investment accountholders and owners' equity</b>				
<b>Liabilities</b>				
Inter-bank Wakala		44,332,728	33,588,869	66,824,978
Customers' Wakala		302,615,848	298,234,238	337,851,431
Customers' accounts		192,286,634	131,043,637	149,242,877
Other liabilities		22,911,906	24,465,003	22,140,881
<b>Total liabilities</b>		<b>562,147,116</b>	<b>487,331,747</b>	<b>576,060,167</b>
<b>Equity of unrestricted investment accountholders</b>	10	<b>344,494,738</b>	<b>304,078,992</b>	<b>310,396,012</b>
<b>Owners' equity</b>				
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		(378,651)	(970,943)	(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		116,150	(10,637,893)	(5,772,315)
<b>Total owners' equity</b>		<b>154,137,734</b>	<b>141,773,538</b>	<b>147,907,323</b>
<b>Total liabilities, equity of unrestricted investment accountholders and owners' equity</b>		<b>1,060,779,588</b>	<b>933,184,277</b>	<b>1,034,363,502</b>
<b>Net assets value per share</b>	14 (b)	<b>0.103</b>	<b>0.095</b>	<b>0.099</b>
<b>Contingent liabilities and commitments</b>	15	<b>441,652,952</b>	<b>211,739,616</b>	<b>323,857,189</b>

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