Condensed interim statement of financial position

30 September 2021 (Un-audited)

Notes					Audited
Notes 2021 2020 2020 RO'000		NI	30 September	30 September	31 December
Assets Cash and balances with Central Bank of Oman 3 77,700 52,776 67,943 Due from banks and financial institutions 4 10,987 14,921 12,996 Inter-bank Wakala investments – net 35,713 - - Financial assets at fair value through equity 6b 106,505 96,620 100,040 Financial assets at at amortised cost 6a 1,979 1,979 1,979 Sales receivables and other receivables – net 5 231,138 213,225 208,909 Musharaka financing – net 229,326 149,435 176,652 1nvestment in real estate 7 14,175 14,181 14,175 14,181		Notes			2020
Cash and balances with Central Bank of Oman 3 77,700 52,776 67,943 Due from banks and financial institutions 4 10,987 14,921 12,996 Inter-bank Waskala investments – net 35,713 - - Financial assets at fair value through equity 6b 106,505 96,620 100,040 Financial assets at amortised cost 6a 1,979 1,979 1,979 Sales receivables and other receivables – net 5 231,138 213,325 208,099 Musharaka financing – net 7 14,175 14,185 14,264 2,264 2,264			RO'000	RO'000	RO'000
Due from banks and financial institutions 4 10,987 14,921 12,996 Inter-bank Wakala investments — net 33,713 10,0040 Financial assets at fair value through equity 6b 106,505 96,620 100,040 Financial assets at amortised cost 6a 1,979 1,979 1,979 1,979 Sales receivables and other receivables — net 5 231,138 213,325 208,909 208,009					
Inter-bank Wakala investments – net		3			
Financial assets at fair value through equity 6b 106,505 96,20 100,040 Financial assets at amortised cost 6a 1,979 1,979 1,979 Sales receivables and other receivables – net 5 231,138 213,325 208,909 Musharaka financing – net 229,326 149,435 176,652 Investment in real estate 7 14,175 14,175 14,175 Ijara Muntahia Bittamleck – net 8 287,041 308,202 303,905 Wakala Bel Istithmar – net 360,346 266,956 298,692 Property and equipment – net intagglible assets 2,415 1,849 1,780 Other assets 2,284 2,264 0,624 1,6924 Total assets 24,848 16,092 16,924 Total assets 47,748 46,181 12,06,259 Liabilities 520,717 305,956 353,468 Customers' wakala 520,717 305,956 353,468 Customers' wakala 520,149 20,7391 205,002 O		4		14,921	12,996
Financial assets at amortised cost				-	-
Sales receivables and other receivables – net 5 231,138 213,325 208,090 Musharaka financing – net 229,326 149,435 176,652 Investment in real estate 7 14,175 14,175 Ijara Muntahia Bittamleek – net 8 287,041 308,202 303,905 Wakala Bel Istithmar – net 360,346 266,956 298,692 Property and equipment – net intangible assets 2,415 1,849 1,780 Intangible assets 2,380 2,284 2,264 Other assets 2,380 2,284 2,64 Other assets 1,384,553 1,138,614 1,206,259 Liabilities 201,418 46,181 91,833 Customers and owners' equity 205,419 207,391 205,002 Liabilities 29,717 305,956 353,468 Customers' Wakala 520,717 305,956 353,468 Customers' Wakala 520,717 305,956 353,468 Customers' Wakala 520,717 305,956 353,468		6b			100,040
Musharaka financing – net 229,326 149,435 176,652 Investment in real estate 7 14,175 14,180			,		,
Investment in real estate		5			
Jiara Muntahia Bittamleck – net 8 287,041 308,202 303,905 Wakala Bel Istithmar – net 360,346 266,956 298,692 Property and equipment – net 1,849 1,780 Intangible assets 2,380 2,284 2,264 Other assets 24,848 16,092 16,924 Total assets 1,384,553 1,138,614 1,206,259 Liabilities, equity of unrestricted investment accountholders and owners' equity					
Wakala Bel Istithmar – net 360,346 266,956 298,692 Property and equipment – net 2,415 1,849 1,780 Intangible assets 2,380 2,284 2,264 Other assets 24,848 16,092 16,924 Total assets 1,384,553 1,138,614 1,206,259 Liabilities, equity of unrestricted investment accountholders and owners' equity Liabilities Total seed of the property of unrestricted investment accounts Liabilities Total seed of the property of unrestricted investment accounts Customers' Wakala 47,748 46,181 91,833 Customers' accounts 205,449 207,391 205,002 Other liabilities 205,449 207,391 205,002 Other liabilities 800,663 383,228 680,480 Equity of unrestricted investment accountholders 9 347,628 398,792 366,091 Owners' equity 1 200,11 150,000 150,000 Share premium 2,091				,	
Property and equipment		8			
District Company Com					
Other assets 24,848 16,092 16,924 Total assets 1,384,553 1,138,614 1,206,259 Liabilities, equity of unrestricted investment accountholders and owners' equity Liabilities Inter-bank Wakala 47,748 46,181 91,833 Customers' Wakala 520,717 305,956 353,468 Customers' accounts 205,449 207,391 205,002 Other liabilities 800,063 583,228 680,480 Equity of unrestricted investment accountholders 9 347,628 398,792 366,091 Owners' equity Paid-up capital 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 2,091 Investment fair value reserve 3266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment account					
Total assets 1,384,553 1,138,614 1,206,259 Liabilities, equity of unrestricted investment accountholders and owners' equity Liabilities Inter-bank Wakala 47,748 46,181 91,833 Customers' Wakala 520,717 305,956 353,468 Customers' accounts 205,449 207,391 205,002 Other liabilities 26,149 23,700 30,177 Total liabilities 800,063 583,228 680,480 Equity of unrestricted investment accountholders 9 347,628 398,792 366,091 Owners' equity 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountho					
Liabilities, equity of unrestricted investment accountholders and owners' equity Liabilities Inter-bank Wakala 47,748 46,181 91,833 Customers' Wakala 520,717 305,956 353,468 Customers' accounts 205,449 207,391 205,002 Other liabilities 26,149 23,700 30,177 Total liabilities 800,063 583,228 680,480 Equity of unrestricted investment accountholders 9 347,628 398,792 366,091 Owners' equity 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total bowners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 <td></td> <td></td> <td></td> <td></td> <td></td>					
Liabilities Superior Superi	Total assets		1,384,553	1,138,614	1,206,259
Inter-bank Wakala 47,748 46,181 91,833 Customers' Wakala 520,717 305,956 353,468 Customers' accounts 205,449 207,391 205,002 Other liabilities 26,149 23,700 30,177 Total liabilities 800,063 583,228 680,480 Equity of unrestricted investment accountholders 9 347,628 398,792 366,091 Owners' equity Paid-up capital 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106	accountholders and owners' equity				
Customers' Wakala 520,717 305,956 353,468 Customers' accounts 205,449 207,391 205,002 Other liabilities 26,149 23,700 30,177 Total liabilities 800,063 583,228 680,480 Equity of unrestricted investment accountholders 9 347,628 398,792 366,091 Owners' equity Paid-up capital 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106			47 748	46 181	91.833
Customers' accounts 205,449 207,391 205,002 Other liabilities 26,149 23,700 30,177 Total liabilities 800,063 583,228 680,480 Equity of unrestricted investment accountholders 9 347,628 398,792 366,091 Owners' equity Paid-up capital 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106					
Other liabilities 26,149 23,700 30,177 Total liabilities 800,063 583,228 680,480 Equity of unrestricted investment accountholders 9 347,628 398,792 366,091 Owners' equity Paid-up capital 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106					
Total liabilities 800,063 583,228 680,480 Equity of unrestricted investment accountholders 9 347,628 398,792 366,091 Owners' equity Paid-up capital 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106					
Owners' equity Paid-up capital 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106					
Paid-up capital 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106	Equity of unrestricted investment accountholders	9	347,628	398,792	366,091
Paid-up capital 10 220,011 150,000 150,000 Share premium 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106	0				
Share premium 2,091 2,091 2,091 Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share /3 (b) 0.106 0.104 0.106		10	220.011	150,000	150,000
Investment fair value reserve 202 (576) (7) Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106		10	^_		
Legal reserve 3,266 2,159 3,266 Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share /3 (b) 0.106 0.104 0.106					
Impairment reserve 150 150 150 Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106				, ,	
Retained earnings 11,142 2,770 4,188 Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106					
Total owners' equity 236,862 156,594 159,688 Total liabilities, equity of unrestricted investment accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106					
Total liabilities, equity of unrestricted investment accountholders and owners' equity Net assets value per share 1,384,553 1,138,614 1,206,259 0.106 0.104 0.106			***************************************		
accountholders and owners' equity 1,384,553 1,138,614 1,206,259 Net assets value per share 13 (b) 0.106 0.104 0.106			230,862	130,374	139,688
			1,384,553	1,138,614	1,206,259
Contingent liabilities and commitments 14 369,382 371,599 336,586	Net assets value per share	13 (b)	0.106	0.104	0.106
	Contingent liabilities and commitments	14	369,382	371,599	336,586

The condensed interim financial information was approved by the Board of Directors on 28 October 2021 and signed on their

behalf by:

Khalid Bin Abdullah Al Khalili

Chairman of theard

Musabah Bin Saif Al Mutairy Vice Chairman of Board

The notes 1 to 22 form an integral part of this condensed interim financial information