

BANK NIZWA SAOG


Condensed interim statement of financial position

30 September 2021 (Un-audited)

	Notes	30 September 2021 RO'000	30 September 2020 RO'000	Audited 31 December 2020 RO'000
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 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 Bittamleek – net	8	287,041	308,202	303,905
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				
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
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
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 Board


Musabah Bin Saif Al Mutairy
Vice Chairman of Board

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