


BANK NIZWA SAOG


Condensed interim statement of financial position

31 March 2022 (Un-audited)

	Notes	Un-audited 31 March 2022 RO'000	Un-audited 31 March 2021 RO'000 (Restated)	Audited 31 December 2021 RO'000
Assets				
Cash and balances with Central Bank of Oman	3	57,243	77,837	90,028
Due from banks and financial institutions	4	13,561	6,377	5,851
Inter-bank Wakala investments – net	5	21,739	-	26,841
Investment securities	7	138,613	99,464	128,324
Sales receivables and other receivables – net	6	233,548	228,846	232,724
Musharaka financing – net		292,040	191,433	260,170
Investment in real estate	8	14,175	14,175	14,175
Ijara Muntahia Bittamleek – net	9	284,195	300,769	291,610
Wakala Bel Istithmar – net		345,804	320,488	339,422
Property and equipment – net		3,676	3,425	3,258
Intangible assets		3,655	2,356	3,327
Other assets		12,703	8,442	9,093
Total assets		1,420,952	1,253,612	1,404,823
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Customers' accounts		231,084	193,740	213,388
Other liabilities		40,983	34,870	34,638
Total liabilities		272,067	228,610	248,026
Equity of unrestricted investment accountholders	10	914,206	864,492	916,958
Owners' equity				
Paid-up capital	11	220,011	150,000	220,011
Share premium		2,091	2,091	2,091
Investment fair value reserve		1,098	1,736	1,655
Legal reserve		4,519	3,266	4,519
Impairment reserve		150	150	150
Retained earnings		6,810	3,267	11,413
Total owners' equity		234,679	160,510	239,839
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,420,952	1,253,612	1,404,823
Net assets value per share	14 (b)	0.105	0.107	0.107
Contingent liabilities and commitments	15	406,941	329,699	395,989

The condensed interim financial information was approved by the Board of Directors on 27 April 2022 and signed on their behalf by:


Khalid Bin Abdullah Al Khalili
Chairman of Board


Musabih Bin Saif Al Mutairi
Vice Chairman of Board

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