

BANK NIZWA SAOG

Condensed interim statement of financial position

30 June 2022 (Un-audited)

	Notes	Un-audited 30 June 2022 RO'000	Un-audited 30 June 2021 RO'000 (Restated)	Audited 31 December 2021 RO'000
Assets				
Cash and balances with Central Bank of Oman	3	44,263	104,361	90,028
Due from banks and financial institutions	4	10,687	13,355	5,851
Inter-bank Wakala investments – net	5	35,209	-	26,841
Investment securities	7	174,449	102,832	128,324
Sales receivables and other receivables – net	6	256,329	228,798	232,724
Musharaka financing – net		307,435	213,396	260,170
Investment in real estate	8	14,175	14,175	14,175
Ijara Muntahia Bittamleek – net	9	279,366	295,582	291,610
Wakala Bel Istithmar – net		351,219	336,260	339,422
Property and equipment – net		4,637	3,833	3,258
Intangible assets		2,749	2,233	3,327
Other assets		12,358	7,594	9,093
Total assets		1,492,876	1,322,419	1,404,823
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Customers' accounts		226,232	228,696	213,388
Other liabilities		32,982	35,315	34,638
Total liabilities		259,214	264,011	248,026
Equity of unrestricted investment accountholders	10	996,435	894,576	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		555	2,018	1,655
Legal reserve		4,519	3,266	4,519
Impairment reserve		150	150	150
Retained earnings		9,901	6,307	11,413
Total owners' equity		237,227	163,832	239,839
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,492,876	1,322,419	1,404,823
Net assets value per share	14 (b)	0.106	0.109	0.107
Contingent liabilities and commitments	15	379,877	412,334	395,989

The condensed interim financial information was approved by the Board of Directors on 27 July 2022 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