

BANK NIZWA SAOG

Condensed interim statement of financial position

31 March 2023 (Un-audited)

	Notes	Un-audited 31 March 2023 RO'000	Un-audited 31 March 2022 RO'000	Audited 31 December 2022 RO'000
Assets				
Cash and balances with Central Bank of Oman	3	24,466	57,243	52,578
Due from banks and financial institutions	4	7,002	13,561	11,929
Inter-bank Wakala investments – net	5	36,509	21,739	29,053
Sales receivables and other receivables – net	6	275,341	233,548	271,930
Investment securities	7	146,537	138,613	143,537
Musharaka financing – net		376,881	292,040	364,836
Investment in real estate	8	-	14,175	-
Ijara Muntahia Bittamleek – net	9	244,885	284,195	250,548
Wakala Bel Istithmar – net		360,082	345,804	339,446
Property and equipment – net		5,786	3,676	5,261
Intangible assets		3,321	3,655	3,144
Other assets		15,707	12,703	13,861
Total assets		1,496,517	1,420,952	1,486,123
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Customers' accounts		204,433	231,084	205,208
Other liabilities		36,750	40,983	39,592
Total liabilities		241,183	272,067	244,800
Equity of unrestricted investment accountholders	10	1,014,862	914,206	995,267
Owners' equity				
Paid-up capital	11	220,011	220,011	220,011
Share premium		2,091	2,091	2,091
Investment fair value reserve		677	1,098	741
Legal reserve		6,025	4,519	6,025
Impairment reserve		150	150	150
Retained earnings		11,518	6,810	17,038
Total owners' equity		240,472	234,679	246,056
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,496,517	1,420,952	1,486,123
Net assets value per share	14 (b)	0.107	0.105	0.110
Contingent liabilities and commitments	15	390,060	406,941	391,304

The condensed interim financial information was approved by the Board of Directors on 26 April 2023 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 21 form an integral part of this condensed interim financial information