

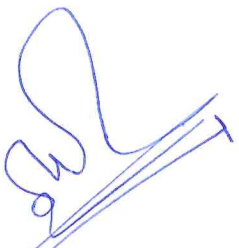
BANK NIZWA SAOG

Condensed interim statement of financial position

30 June 2023 (Un-audited)

	Notes	Un-audited 30 June 2023 RO'000	Un-audited 30 June 2022 RO'000	Audited 31 December 2022 RO'000
Assets				
Cash and balances with Central Bank of Oman	3	50,757	44,263	52,578
Due from banks and financial institutions	4	3,640	10,687	11,929
Inter-bank Wakala investments – net	5	48,421	35,209	29,053
Sales receivables and other receivables – net	6	283,774	256,329	271,930
Investment securities	7	136,852	174,449	143,537
Musharaka financing – net		416,139	307,435	364,836
Investment in real estate	8	-	14,175	-
Ijara Muntahia Bittamleek – net	9	240,607	279,366	250,548
Wakala Bel Istithmar – net		354,999	351,219	339,446
Property and equipment – net		5,645	4,637	5,261
Intangible assets		3,351	2,749	3,144
Other assets		16,081	12,358	13,861
Total assets		1,560,266	1,492,876	1,486,123
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Customers' accounts		212,136	226,232	205,208
Other liabilities		37,639	32,982	39,592
Total liabilities		249,775	259,214	244,800
Equity of unrestricted investment accountholders	10	1,066,664	996,435	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		329	555	741
Legal reserve		6,025	4,519	6,025
Impairment reserve		150	150	150
Retained earnings		15,221	9,901	17,038
Total owners' equity		243,827	237,227	246,056
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,560,266	1,492,876	1,486,123
Net assets value per share	14 (b)	0.109	0.106	0.110
Contingent liabilities and commitments	15	350,247	379,877	391,304

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