

BANK NIZWA SAOG

Condensed interim statement of financial position

30 September 2023 (Un-audited)

	Notes	<i>Un-audited</i> 30 September 2023 RO'000	<i>Un-audited</i> 30 September 2022 RO'000	<i>Audited</i> 31 December 2022 RO'000
Assets				
Cash and balances with Central Bank of Oman	3	65,375	45,111	52,578
Due from banks and financial institutions	4	4,855	7,031	11,929
Inter-bank Wakala investments – net	5	28,234	26,734	29,053
Sales receivables and other receivables – net	6	248,973	267,536	271,930
Investment securities	7	151,427	169,847	143,537
Musharaka financing – net		447,930	329,055	364,836
Investment in real estate	8	-	14,175	-
Ijara Muntahia Bittamleek – net	9	230,844	255,952	250,548
Wakala Bel Istithmar – net		365,998	349,900	339,446
Property and equipment – net		5,225	4,419	5,261
Intangible assets		3,482	2,837	3,144
Other assets		17,292	14,535	13,861
Total assets		1,569,635	1,487,132	1,486,123
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Customers' accounts		219,658	210,227	205,208
Other liabilities		46,901	32,245	39,592
Total liabilities		266,559	242,472	244,800
Equity of unrestricted investment accountholders	10	1,054,846	1,003,236	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		269	436	741
Legal reserve		6,025	4,519	6,025
Impairment reserve		150	150	150
Retained earnings		19,684	14,217	17,038
Total owners' equity		248,230	241,424	246,056
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,569,635	1,487,132	1,486,123
Net assets value per share	14 (b)	0.111	0.108	0.110
Contingent liabilities and commitments	15	358,267	443,398	391,304

The condensed interim financial information was approved by the Board of Directors on 26 October 2023 and signed on their behalf by:



Khalid Bin Abdullah Al Khalili
Chairman of Board



Musabab Bin Saif Al Mutairy
Vice Chairman of Board

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