

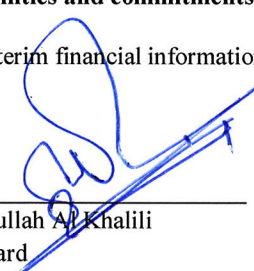
# BANK NIZWA SAOG

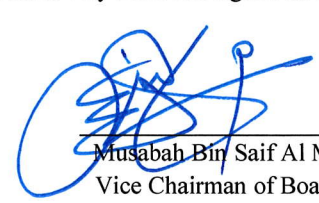
## Condensed interim statement of financial position

30 June 2021 (Un-audited)

	Notes	30 June 2021 RO'000	30 June 2020 RO'000	Audited 31 December 2020 RO'000
<b>Assets</b>				
Cash and balances with Central Bank of Oman	3	104,361	29,228	67,943
Due from banks and financial institutions	4	13,355	8,492	12,996
Inter-bank Wakala investments – net		-	13,825	-
Financial assets at fair value through equity	6b	100,853	89,064	100,040
Financial assets at amortised cost	6a	1,979	1,979	1,979
Sales receivables and other receivables – net	5	228,798	212,074	208,909
Musharaka financing – net		213,396	140,642	176,652
Investment in real estate	7	14,175	14,175	14,175
Ijara Muntahia Bittamleek – net	8	295,582	306,843	303,905
Wakala Bel Istithmar – net		322,765	226,648	298,692
Property and equipment – net		2,374	1,919	1,780
Intangible assets		2,233	2,357	2,264
Other assets		21,559	13,533	16,924
<b>Total assets</b>		<b>1,321,430</b>	<b>1,060,779</b>	<b>1,206,259</b>
<b>Liabilities, equity of unrestricted investment accountholders and owners' equity</b>				
<b>Liabilities</b>				
Inter-bank Wakala		74,601	44,333	91,833
Customers' Wakala		458,911	302,616	353,468
Customers' accounts		228,696	192,287	205,002
Other liabilities		34,326	22,911	30,177
<b>Total liabilities</b>		<b>796,534</b>	<b>562,147</b>	<b>680,480</b>
<b>Equity of unrestricted investment accountholders</b>	9	<b>360,730</b>	<b>344,495</b>	<b>366,091</b>
<b>Owners' equity</b>				
Paid-up capital	10	150,000	150,000	150,000
Share premium		2,091	2,091	2,091
Investment fair value reserve		423	(379)	(7)
Legal reserve		3,266	2,159	3,266
Impairment reserve		150	150	150
Retained earnings		8,236	116	4,188
<b>Total owners' equity</b>		<b>164,166</b>	<b>154,137</b>	<b>159,688</b>
<b>Total liabilities, equity of unrestricted investment accountholders and owners' equity</b>		<b>1,321,430</b>	<b>1,060,779</b>	<b>1,206,259</b>
<b>Net assets value per share</b>	13 (b)	<b>0.109</b>	0.103	0.106
<b>Contingent liabilities and commitments</b>	14	<b>412,334</b>	441,653	336,586

The condensed interim financial information was approved by the Board of Directors on 29 July 2021 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