

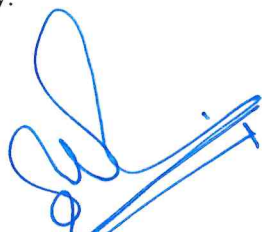
BANK NIZWA SAOG

Condensed interim statement of financial position

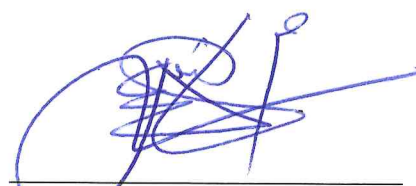
31 March 2024 (Un-audited)

	Notes	<i>Un-audited</i> 31 March 2024 RO'000	<i>Un-audited</i> 31 March 2023 RO'000	<i>Audited</i> 31 December 2023 RO'000
Assets				
Cash and balances with Central Bank of Oman	3	53,308	24,466	51,300
Due from banks and financial institutions	4	7,766	7,002	9,199
Inter-bank Wakala investments – net	5	22,673	36,509	15,315
Sales receivables and other receivables – net	6	285,392	275,341	274,963
Investment securities	7	155,976	146,537	144,742
Musharaka financing – net	8	500,771	376,881	484,986
Ijara Muntahia Bittamleek – net	10	223,302	244,885	228,309
Wakala Bel Istithmar – net	9	385,328	360,082	371,924
Property and equipment – net		5,395	5,786	5,239
Intangible assets		3,591	3,321	3,527
Other assets		23,378	15,707	18,791
Total assets		1,666,880	1,496,517	1,608,295
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Customers' accounts		232,199	204,433	218,828
Other liabilities		36,614	36,750	38,997
Total liabilities		268,813	241,183	257,825
Equity of unrestricted investment accountholders	11	1,147,080	1,014,862	1,097,426
Owners' equity				
Paid-up capital	12	220,011	220,011	220,011
Share premium		2,091	2,091	2,091
Investment fair value reserve		(1,037)	677	(259)
Legal reserve		7,727	6,025	7,727
Impairment reserve		150	150	150
Retained earnings		22,045	11,518	23,324
Total owners' equity		250,987	240,472	253,044
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,666,880	1,496,517	1,608,295
Net assets value per share	15 (b)	0.112	0.107	0.113
Contingent liabilities and commitments	16	387,577	390,060	381,640

The condensed interim financial information was approved by the Board of Directors on 29 April 2024 and signed on their behalf by:



Khalid Bin Abdullah Al Khalili
Chairman of Board



Musabih Bin Saif Al Mutairy
Vice Chairman of Board

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