BANK NIZWA SAOG

Condensed interim statement of financial position
30 June 2024 (Un-audited)

	Notes	*Un-audited* **30 June 2024** **RO'000**	*Un-audited* 30 June 2023 RO'000	*Audited* 31 December 2023 RO'000
Assets				
Cash and balances with Central Bank of Oman	3	58,586	50,757	51,300
Due from banks and financial institutions	4	6,176	3,640	9,199
Inter-bank Wakala investments – net	5	25,432	48,421	15,315
Sales receivables and other receivables – net	6	283,386	283,774	274,963
Investment securities	7	134,189	136,852	144,742
Musharaka financing – net	8	526,345	416,139	484,986
Ijara Muntahia Bittamleek – net	10	219,966	240,607	228,309
Wakala Bel Istithmar – net	9	386,334	354,999	371,924
Property and equipment – net		5,138	5,645	5,239
Intangible assets		4,040	3,351	3,527
Other assets		23,272	16,081	18,791
Total assets		1,672,864	1,560,266	1,608,295
Liabilities, equity of unrestricted investment accountholders and owners' equity				
Liabilities				
Customers' accounts		228,860	212,136	218,828
Other liabilities		42,188	37,639	38,997
Total liabilities		271,048	249,775	257,825
Equity of unrestricted investment accountholders	11	1,146,611	1,066,664	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		(959)	329	(259)
Legal reserve		7,727	6,025	7,727
Impairment reserve		150	150	150
Retained earnings		26,185	15,221	23,324
Total owners' equity		255,205	243,827	253,044
Total liabilities, equity of unrestricted investment accountholders and owners' equity		1,672,864	1,560,266	1,608,295
Net assets value per share	15 (b)	0.114	0.109	0.113
Contingent liabilities and commitments	16	453,671	350,247	381,640

The condensed interim financial information was approved by the Board of Directors on 29 July 2024 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