

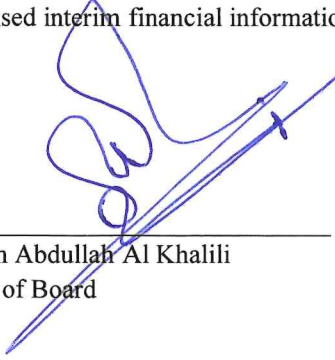
BANK NIZWA SAOG

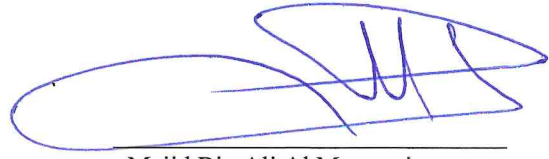
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION

31 March 2025 (Un-audited)

	Notes	Un-audited 31 March 2025 RO'000	Un-audited 31 March 2024 RO'000	Audited 31 December 2024 RO'000
Assets				
Cash and balances with Central Bank of Oman	3	50,134	53,308	59,480
Due from banks and financial institutions	4	4,615	7,766	18,308
Inter-bank Wakala investments – net	5	3,852	22,673	23,645
Sales receivables and other receivables – net	6	339,012	285,392	306,586
Investment securities	7	201,951	155,976	193,644
Musharaka financing – net	8	618,622	500,771	595,595
Ijara Muntahia Bittamleek – net	10	201,654	223,302	206,057
Wakala Bel Istithmar – net	9	444,678	385,328	450,376
Other assets		28,465	23,378	24,011
Property and equipment – net		5,232	5,395	4,255
Intangible assets		5,258	3,591	4,871
Total assets		1,903,473	1,666,880	1,886,828
Liabilities, quasi- equity and owners' equity				
Liabilities				
Customers' accounts		246,342	232,199	226,329
Other liabilities		60,674	36,614	51,836
Total liabilities		307,016	268,813	278,165
Quasi- Equity				
Participatory investment accounts	11	1,335,593	1,147,080	1,345,662
Owners' equity				
Paid-up capital	13	220,011	220,011	220,011
Share premium		2,091	2,091	2,091
Investment fair value reserve		(4,022)	(1,037)	(3,001)
Legal reserve		9,538	7,727	9,538
Impairment reserve		150	150	150
Retained earnings		23,097	22,045	24,213
Mandatory convertible sukuk	25	9,999	-	9,999
Total owners' equity		260,864	250,987	263,001
Total liabilities, quasi- equity and owners' equity		1,903,473	1,666,880	1,886,828
Net assets value per share	16 (b)	0.112	0.112	0.113
Contingent liabilities and commitments	17	408,861	387,577	426,210

The condensed interim financial information was approved by the Board of Directors on 29 April 2025 and signed on their behalf by:


Khalid Bin Abdullah Al Khalili
Chairman of Board


Majid Bin Ali Al Maamari
Vice Chairman of Board