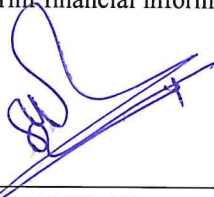



**BANK NIZWA SAOG****Condensed interim statement of financial position**

30 September 2019 (Un-audited)

		30 September 2019 RO	30 September 2018 RO	Audited 31 December 2018 RO
	Notes			
<b>Assets</b>				
Cash and balances with Central Bank of Oman	3	49,125,329	60,001,948	92,965,571
Due from banks and financial institutions	4	6,483,231	3,168,802	6,399,549
Inter-bank Wakala investments – net	5	17,808,255	15,282,497	-
Financial assets at fair value through equity	7	69,996,557	43,557,736	48,040,703
Financial assets at amortised cost	7	1,993,334	6,969,130	1,993,171
Sales receivables and other receivables – net	6	189,979,441	172,794,481	182,268,610
Musharaka Financing – net		101,174,989	49,334,536	59,880,031
Investment in real estate	8	14,175,000	14,175,000	14,175,000
Ijara Muntahia Bittamleek – net	9	316,812,363	306,510,793	316,397,423
Wakala Bel Istithmar – net		181,844,412	135,010,255	137,923,549
Property and equipment – net		1,865,595	2,163,181	2,028,586
Intangible assets		2,370,304	2,213,973	2,262,273
Other assets		13,805,657	8,555,319	7,833,074
<b>Total assets</b>		<b>967,434,467</b>	<b>819,737,651</b>	<b>872,167,540</b>
<b>Liabilities, equity of unrestricted investment accountholders and owners' equity</b>				
<b>Liabilities</b>				
Inter-bank Wakala		40,482,728	5,852,369	115,869
Customers' Wakala		313,961,148	250,247,702	312,939,005
Customers' accounts		133,601,614	78,535,803	75,829,143
Other liabilities		19,770,270	18,807,275	23,587,664
<b>Total liabilities</b>		<b>507,815,760</b>	<b>353,443,149</b>	<b>412,471,681</b>
<b>Equity of unrestricted investment accountholders</b>	10	<b>314,652,509</b>	<b>331,109,325</b>	<b>322,507,057</b>
<b>Owners' equity</b>				
Paid-up capital	11	150,000,000	150,000,000	150,000,000
Share premium		2,091,192	2,091,192	2,091,192
Investment fair value reserve		(522,657)	(314,840)	(1,260,511)
Legal reserve		1,140,782	389,622	1,140,782
Impairment reserve		150,400	152,248	150,400
Accumulated losses		(7,893,519)	(17,133,045)	(14,933,061)
<b>Total owners' equity</b>		<b>144,966,198</b>	<b>135,185,177</b>	<b>137,188,802</b>
<b>Total liabilities, equity of unrestricted investment accountholders and owners' equity</b>		<b>967,434,467</b>	<b>819,737,651</b>	<b>872,167,540</b>
<b>Contingent liabilities and commitments</b>	15	<b>277,477,265</b>	<b>164,253,692</b>	<b>185,809,278</b>

The condensed interim financial information was approved by the Board of Directors on 29 October 2019 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 23 form an integral part of this condensed interim financial information