BANK NIZWA SAOG

Condensed interim statement of cash flows

30 September 2016 (Un-audited)

Cash flows from operating activities Cash flows from operating activities	30 September 2010 (On timined)	Nine months ended	Nine months ended
Cash flows from operating activities R(539,911) (4,436,129) Loss for the period before tax (539,911) (4,436,129) Adjustments for: Depreciation and amortisation 832,378 1,308,382 General and specific provision 1,206,043 1,171,366 Investment risk reserve 69,320 19,399 Profit equalisation reserve 195,242 388,546 Cash flows from (used in) operating activities before changes in operating assets and liabilities 1,763,072 (1,548,436) Changes in operating assets and liabilities: (20,288,081) (22,530,787) Increase in sels receivables (67,217,804) (80,648,092) Increase in iljara Muntahia Bittamleek assets (67,217,804) (80,648,092) Decrease in iljara Muntahia Bittamleek assets (52,549) (857,584) Increase in other assets (52,549) (857,584) Increase in other assets (52,549) (857,584) (Decrease)/increase in customers' current accounts (4,965,125) (79,800,124) Cash flows from investing activities (88,906,532) (79,800,124) Increase in own investing activitie		30 September	30 September
Adjustments for:			
Adjustments for: Bepreciation and amortisation 832,378 1,308,828 General and specific provision 1,206,043 1,171,366 Investment risk reserve 69,320 19,399 Profit equalisation reserve 195,242 388,546 Cash flows from (used in) operating activities before changes in operating assets and liabilities: 1,763,072 (1,548,436) Increase in sless receivables (20,288,081) (22,530,787) Increase in injura Muntahia Bittamleck assets (67,217,804) (80,648,092) Decrease in investment in Ijarah assets (67,217,804) (80,648,092) Increase in Musharaka financing (495,125) - Increase in other assets (52,549) (857,584) (Decrease) in other assets (2,695,404) 17,875,603 Increase in other liabilities 79,359 481,657 Net eash used in operating activities (88,906,532) (79,800,124) Increase in thin financial assets at fair value through equity (4,353,538) (7,452,578) Increase of Wakala Bel Istithmar (22,398,714) (7,698,858) Purchase of property and equipment <td< th=""><th></th><th></th><th></th></td<>			
Depreciation and amortisation 832,378 1,308,382 General and specific provision 1,206,043 1,171,366 Investment risk reserve 69,320 19,399 Profit equalisation reserve 195,242 388,546 Cash flows from (used in) operating activities before changes in operating assets and liabilities: 1,763,072 (1,548,436) Changes in operating assets and liabilities: (20,288,081) (22,530,787) Increase in sales receivables (20,288,081) (22,530,787) Increase in Jiara Muntahia Bittamleck assets (67,217,804) (80,648,092) Decrease in investment in Jiarah assets (495,125) - Increase in other assets (62,2549) (857,584) (Decrease)/increase in customers' current accounts (26,055,404) 17,875,603 Increase in other liabilities 79,359 481,657 Net cash used in operating activities (88,906,532) (79,800,124) Cash flows from investing activities (22,398,714) (7,452,578) Increase of Wakala Bel Istithmar (22,398,714) (7,698,858) Purchase of property and equipment (11,814)	*	(539,911)	(4,436,129)
General and specific provision 1,206,043 1,171,366 Investment risk reserve 69,320 19,399 Profit equalisation reserve 195,242 388,546 Cash flows from (used in) operating activities before changes in operating assets and liabilities: 1,763,072 (1,548,436) Changes in operating assets and liabilities: (20,288,081) (22,530,787) Increase in spara Muntahia Bittamleek assets (67,217,804) (80,648,092) Decrease in investment in Ijarah assets (67,217,804) (80,648,092) Increase in other assets (65,249) (857,584) (Decrease)/increase in customers' current accounts (26,95,404) 17,875,603 Increase in other liabilities 79,359 481,657 Net cash used in operating activities (88,906,532) (79,800,124) Increase of Wakala Bel Istithmar (22,398,714) (7,698,888) Increase of Wakala Bel Istithmar (22,398,714) (7,698,888) Increase of property and equipment (11,814) (356,614) Interbank Wakala investment 2,196,908 (57,109) Net cash (used in) investing activities 23,506,696	=	832,378	1,308,382
Investment risk reserve 19,320 19,399 Profit equalisation reserve 195,242 388,546 Cash flows from (used in) operating activities before changes in operating assets and liabilities 1,763,072 (1,548,436) Changes in operating assets and liabilities (20,288,081) (22,530,787) Increase in sales receivables (20,288,081) (22,530,787) Increase in Jigra Muntahia Bittamleek assets (67,217,804) (80,648,092) Decrease in investment in Jigrah assets (7,427,515 Increase in Musharaka financing (495,125) (857,584) (857,584) (17,875,603 Increase in other liabilities 79,359 481,657 (19,800,124) (19,800,124) (2,695,404) (17,875,603 Increase in other liabilities 79,359 481,657 (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,800,124) (19,8	General and specific provision		1,171,366
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Increase of Wakala Bel Istithmar (22,398,714) (7,698,858) Purchase of intangibles assets (432,842) (243,224) Purchase of property and equipment (11,814) (356,614) Inter bank Wakala investment - 9,047,500 Net cash (used in) investing activities (27,196,908) (6,703,774) Cash flows from financing activities 23,506,696 20,350,984 Customers' Wakala 89,938,389 38,633,300 Increase in capital deposit with CBO (92,989) (57,109) Net cash generated from financing activities 113,352,096 58,927,175 Decrease in cash and cash equivalents (2,751,344) (27,576,723) Cash and cash equivalents at the beginning of the period 23,847,587 51,135,429 Cash and balances with CBO 30,871,923 27,635,324 Capital deposit with CBO (346,095) (253,106) Due from banks and financial institutions 1,590,430 2,913,988 Inter-bank Wakala (11,754,035) (6,737,500)	· · · · · · · · · · · · · · · · · · ·		
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Net cash (used in) investing activities (27,196,908) (6,703,774) Cash flows from financing activities 1 23,506,696 20,350,984 Customers' Wakala 89,938,389 38,633,300 Increase in capital deposit with CBO (92,989) (57,109) Net cash generated from financing activities 113,352,096 58,927,175 Decrease in cash and cash equivalents (2,751,344) (27,576,723) Cash and cash equivalents at the beginning of the period 23,847,587 51,135,429 Cash and balances with CBO 30,871,923 27,635,324 Capital deposit with CBO (346,095) (253,106) Due from banks and financial institutions 1,590,430 2,913,988 Inter-bank Wakala Investment 734,020 - Inter-bank Wakala (11,754,035) (6,737,500)		(11,814)	
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Decrease in cash and cash equivalents (2,751,344) (27,576,723) Cash and cash equivalents at the beginning of the period 23,847,587 51,135,429 Cash and cash equivalents at the end of the period 21,096,243 23,558,706 Cash and balances with CBO 30,871,923 27,635,324 Capital deposit with CBO (346,095) (253,106) Due from banks and financial institutions 1,590,430 2,913,988 Inter-bank Wakala Investment 734,020 - Inter-bank Wakala (11,754,035) (6,737,500)	* *		
Cash and cash equivalents at the beginning of the period 23,847,587 51,135,429 Cash and cash equivalents at the end of the period 21,096,243 23,558,706 Cash and balances with CBO 30,871,923 27,635,324 Capital deposit with CBO (346,095) (253,106) Due from banks and financial institutions 1,590,430 2,913,988 Inter-bank Wakala Investment 734,020 - Inter-bank Wakala (11,754,035) (6,737,500)	Net cash generated from financing activities	113,352,096	58,927,175
Cash and cash equivalents at the beginning of the period 23,847,587 51,135,429 Cash and cash equivalents at the end of the period 21,096,243 23,558,706 Cash and balances with CBO 30,871,923 27,635,324 Capital deposit with CBO (346,095) (253,106) Due from banks and financial institutions 1,590,430 2,913,988 Inter-bank Wakala Investment 734,020 - Inter-bank Wakala (11,754,035) (6,737,500)	Decrease in cash and cash equivalents	(2,751,344)	(27,576,723)
Cash and balances with CBO 30,871,923 27,635,324 Capital deposit with CBO (346,095) (253,106) Due from banks and financial institutions 1,590,430 2,913,988 Inter-bank Wakala Investment 734,020 - Inter-bank Wakala (11,754,035) (6,737,500)	_	23,847,587	
Capital deposit with CBO (346,095) (253,106) Due from banks and financial institutions 1,590,430 2,913,988 Inter-bank Wakala Investment 734,020 - Inter-bank Wakala (11,754,035) (6,737,500)	Cash and cash equivalents at the end of the period	21,096,243	23,558,706
Capital deposit with CBO (346,095) (253,106) Due from banks and financial institutions 1,590,430 2,913,988 Inter-bank Wakala Investment 734,020 - Inter-bank Wakala (11,754,035) (6,737,500)	Cash and balances with CBO	30,871.923	27,635.324
Due from banks and financial institutions 1,590,430 2,913,988 Inter-bank Wakala Investment 734,020 - Inter-bank Wakala (11,754,035) (6,737,500)			
Inter-bank Wakala Investment 734,020 - Inter-bank Wakala (11,754,035) (6,737,500)		1,590,430	
			-
Cash and cash equivalent at the end of the period 21,096,243 23,558,706			
	Cash and cash equivalent at the end of the period	21,096,243	23,558,706

The notes on pages 7 to 23 form an integral part of this condensed interim financial information.