## **BANK NIZWA SAOG**

## Condensed interim statement of cash flows

30 September 2023 (Un-audited)

Cash flows from operating activities   Profit for the period before tax   13,694   12,590   Adjustments for:	30 September 2023 (On-auditea)	Un-audited	Un-audited
Cash flows from operating activities         Together to the period before tax         13,694         12,590           Adjustments for:         2,218         1,746           Depreciation and amortization         2,218         1,746           Impairment losses         7,583         7,848           Investment risk reserve         6         89           Board remuneration         2         2187           Cash flows from operating activities before changes in operating assets and liabilities         23,495         21,870           Changes in operating assets and liabilities:         89         323,495         21,870           Changes in operating assets and liabilities:         81         37,502         35,707           Decrease / (Increase) in Sales receivables         6,125         35,707         35,707           Decrease in upara Mundahia Bittamleck assets         17,320         35,707         35,707         35,707         11,249			
RO		-	-
Cash flows from operating activities           Profit for the period before tax         13,694         12,590           Adjustments for:         2,218         1,746           Depreciation and amortization         2,218         1,746           Impairment losses         7,583         7,848           Investment risk reserve         -         (2825)           Board remuneration         -         (2225)           Cash flows from operating activities before changes in operating assets and liabilities:         -         (2225)           Changes in operating assets and liabilities:         -         (2225)           Decrease (Increase) in Sales receivables         6,125         (37,625)           Decrease (Ingra Muntahia Bittamleck assets         17,320         35,707           Increase in Unsharaka financing         (3,430)         (5,442)           Increase (Decrease) in customers' current accounts         14,450         (3,161)           Increase (Decrease) in other liabilities         8,811         (1,943)           Cash used in operating activities         8,895         (6,1843)           Tax paid         (2,455)         (2,125)           Net cash used in operating activities         (8,548)         (43,120)           Increase of Wakala Bel Istithmar			
Profit for the period before tax         13,694         12,590           Adjustments for:         Pepreciation and amortization         2,218         1,746           Depreciation and amortization         2,218         1,746           Impairment losses         7,883         7,848           Investment risk reserve         6         689           Board remuneration         -         (225)           Cash flows from operating activities before changes in operating assets and liabilities:         -         (225)           Changes in operating assets and liabilities:         -         (23,495)         21,870           Changes in operating assets and liabilities:         -         (24,505)         (27,249)           Decrease / (Increase) in Sales receivables         6,125         (37,625)         (27,249)         (27,966)         (71,249)		KO	RO
Profit for the period before tax         13,694         12,590           Adjustments for:         Pepreciation and amortization         2,218         1,746           Depreciation and amortization         2,218         1,746           Impairment losses         7,883         7,848           Investment risk reserve         6         689           Board remuneration         -         (225)           Cash flows from operating activities before changes in operating assets and liabilities:         -         (225)           Changes in operating assets and liabilities:         -         (23,495)         21,870           Changes in operating assets and liabilities:         -         (24,505)         (27,249)           Decrease / (Increase) in Sales receivables         6,125         (37,625)         (27,249)         (27,966)         (71,249)	Cash flows from operating activities		
Adjustments for:	Profit for the period before tax	13,694	12,590
Depreciation and amortization		-,	,
Notes the note in six reserve   - (89)   Roard remuneration   - (225)   Roard remuneration   - (225)   Roard remuneration   - (225)   Roard remuneration   - (225)   Roard liabilities		2,218	1,746
Board remuneration         -         (225)           Cash flows from operating activities before changes in operating assets and liabilities:         21,870           Changes in operating assets and liabilities:         3,495         21,870           Decrease (Increase) in Sales receivables         6,125         (37,625)           Decrease in Ijara Muntahia Bittamleck assets         17,320         35,707           Increase in Musharaka financing         (74,966)         (71,249)           Increase (Decrease) in customers' current accounts         14,450         (3,161)           Increase (Decrease) in dust liabilities         8,111         (1,943)           Cash used in operating activities         (8,895)         (61,843)           Tax paid         (2,455)         (2,125)           Net cash used in operating activities         (11,350)         (63,968)           Cash flows from investing activities         (11,350)         (63,968)           Net cash used in operating activities         (11,350)         (63,968)           Lease liability payments in financial assets at fair value through equity         (8,548)         (43,120)           Increase of Wakala Bel Istithmar         (24,080)         (13,117)         (379)           Purchase of property and equipment         (591)         (1,954)         (285)     <	Impairment losses	7,583	7,848
Cash flows from operating activities before changes in operating assets and liabilities:         23,495         21,870           Changes in operating assets and liabilities:         becrease / (Increase) in Sales receivables         6,125         (37,625)           Decrease in Igram Muntahia Bittamleck assets         17,320         35,707           Increase in Musharaka financing         (74,966)         (71,249)           Increase in other assets         (3,430)         (5,442)           Increase / (Decrease) in customers' current accounts         14,450         (3,161)           Increase / (Decrease) in other liabilities         8,111         (1,943)           Cash used in operating activities         (8,895)         (61,843)           Tax paid         (2,2455)         (2,125)           Net cash used in operating activities         (11,350)         (63,968)           Cash flows from investing activities         (11,350)         (63,968)           Investment in financial assets at fair value through equity         (8,548)         (43,120)           Increase of Wakala Bel Istithmar         (24,080)         (13,117)           Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -<		-	
and liabilities         23,495         21,870           Changes in operating assets and liabilities:         5         (37,625)           Decrease (Increase) in Sales receivables         6,125         (37,625)           Decrease in Jiara Muntahia Bittamleck assets         17,396         (71,249)           Increase in Musharaka financing         (3,430)         (5,442)           Increase (Decrease) in customers' current accounts         14,450         (3,161)           Increase (Decrease) in other liabilities         8,111         (1,943)           Cash used in operating activities         (8,895)         (61,843)           Tax paid         (2,455)         (2,125)           Net cash used in operating activities         (11,350)         (63,968)           Net cash used in operating activities         (8,895)         (61,843)           Investment in financial assets at fair value through equity         (8,548)         (43,120)           Increase of Wakala Bel Istithmar         (24,080)         (13,117)           Purchase of intangibles assets         (711)         (379)           Purchase of intangibles assets         (711)         (379)           Inter-bank Wakala investment         (5,775)         -           Cash flows from financing activities         (1,248)         86,626			(225)
Changes in operating assets and liabilities:           Decrease / (Increase) in Sales receivables         6,125         (37,625)           Decrease in Ijara Muntahia Bittamleck assets         17,320         35,707           Increase in Musharaka financing         (74,966)         (71,249)           Increase in other assets         (3,430)         (5,442)           Increase / (Decrease) in customers' current accounts         14,450         (3,161)           Increase / (Decrease) in other liabilities         8,111         (1,943)           Cash used in operating activities         (8,895)         (61,843)           Tax paid         (2,455)         (2,125)           Net cash used in operating activities         (11,350)         (63,968)           Cash flows from investing activities         (11,350)         (63,968)           Investment in financial assets at fair value through equity         (8,548)         (43,120)           Increase of wakala Bell Istithmar         (24,080)         (13,117)           Purchase of intangibles assets         (711)         (379)           Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investing activities         (12,248)         86,626 <td>Cash flows from operating activities before changes in operating assets</td> <td></td> <td></td>	Cash flows from operating activities before changes in operating assets		
Decrease / (Increase) in Sales receivables         6,125         (37,625)           Decrease in Ilyara Muntahia Bittamleck assets         17,320         35,707           Increase in Musharaka financing         (74,966)         (71,249)           Increase in other assets         (3,430)         (5,442)           Increase / (Decrease) in customers' current accounts         14,450         (3,161)           Increase / (Decrease) in other liabilities         8,111         (1,943)           Cash used in operating activities         (8,895)         (61,843)           Tax paid         (2,455)         (2,125)           Net cash used in operating activities         (11,350)         (63,968)           Cash flows from investing activities           Investment in financial assets at fair value through equity         (8,548)         (43,120)           Increase of Wakala Bel Istithmar         (24,080)         (13,117)           Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (1,248)         86,626           Decrease) / Increase in equity of unrestricted investment accountholders         (1,248)         8	and liabilities	23,495	21,870
Decrease / (Increase) in Sales receivables         6,125         (37,625)           Decrease in Ilyara Muntahia Bittamleck assets         17,320         35,707           Increase in Musharaka financing         (74,966)         (71,249)           Increase in other assets         (3,430)         (5,442)           Increase / (Decrease) in customers' current accounts         14,450         (3,161)           Increase / (Decrease) in other liabilities         8,111         (1,943)           Cash used in operating activities         (8,895)         (61,843)           Tax paid         (2,455)         (2,125)           Net cash used in operating activities         (11,350)         (63,968)           Cash flows from investing activities           Investment in financial assets at fair value through equity         (8,548)         (43,120)           Increase of Wakala Bel Istithmar         (24,080)         (13,117)           Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (1,248)         86,626           Decrease) / Increase in equity of unrestricted investment accountholders         (1,248)         8	Channella acception and Pal P.C.		
Decrease in Ijara Muntahia Bittamleck assets		6 125	(37 625)
Increase in Musharaka financing		· · · · · · · · · · · · · · · · · · ·	
Increase in other assets   (3,430)   (5,442)     Increase / (Decrease) in customers' current accounts   14,450   (3,161)     Increase / (Decrease) in other liabilities   8,111   (1,943)     Cash used in operating activities   (8,895)   (61,843)     Tax paid   (2,455)   (2,125)     Net cash used in operating activities   (11,350)   (63,968)      Cash flows from investing activities   (11,350)   (63,968)      Cash flows from investing activities   (11,350)   (63,968)      Cash flows from investing activities   (11,350)   (63,968)      Investment in financial assets at fair value through equity   (8,548)   (43,120)     Increase of Wakala Bel Istithmar   (24,080)   (13,117)     Purchase of intangibles assets   (711)   (379)     Purchase of property and equipment   (591)   (1,954)     Lease liability payments   (356)   (285)     Inter-bank Wakala investment   (5,775)		· · · · · · · · · · · · · · · · · · ·	
Increase   (Decrease) in customers' current accounts   14,450   (3,161)   Increase   (Decrease) in other liabilities   8,111   (1,943)   (2,945)   (2,1645)   (2,165)   (2,125	<u> </u>	` ' '	
Increase / (Decrease) in other liabilities		* ' '	* * * * * * * * * * * * * * * * * * * *
Cash used in operating activities         (8,895)         (61,843)           Tax paid         (2,455)         (2,125)           Net cash used in operating activities         (11,350)         (63,968)           Cash flows from investing activities           Investment in financial assets at fair value through equity         (8,548)         (43,120)           Increase of Wakala Bel Istithmar         (24,080)         (13,117)           Purchase of intangibles assets         (711)         (379)           Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (40,061)         (58,855)           Cash flows from financing activities         (1,248)         86,626           Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and cash equivalents at the end of the period         65,375         45,111 <t< td=""><td></td><td>· · · · · · · · · · · · · · · · · · ·</td><td></td></t<>		· · · · · · · · · · · · · · · · · · ·	
Tax paid         (2,455)         (2,125)           Net cash used in operating activities         (11,350)         (63,968)           Cash flows from investing activities         (8,548)         (43,120)           Increase of Wakala Bel Istithmar         (24,080)         (13,117)           Purchase of intangibles assets         (711)         (379)           Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (40,061)         (58,855)           Cash flows from financing activities         (1,248)         86,626           (Decrease) / Increase in equity of unrestricted investment accountholders         (1,248)         86,626           Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and cash equivalents at the end of the period         85,202         122,428           Cash and balances with CBO         (500)			
Net cash used in operating activities         (11,350)         (63,968)           Cash flows from investing activities         8,548)         (43,120)           Investment in financial assets at fair value through equity         (8,548)         (43,120)           Increase of Wakala Bel Istithmar         (24,080)         (13,117)           Purchase of intangibles assets         (711)         (379)           Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (40,061)         (58,855)           Cash flows from financing activities         (1,248)         86,626           (Decrease) / Increase in equity of unrestricted investment accountholders         (1,248)         86,626           (Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO <td></td> <td>* '</td> <td></td>		* '	
Cash flows from investing activities           Investment in financial assets at fair value through equity         (8,548)         (43,120)           Increase of Wakala Bel Istithmar         (24,080)         (13,117)           Purchase of intangibles assets         (711)         (379)           Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (40,061)         (58,855)           Cash flows from financing activities         (1,248)         86,626           (Decrease) / Increase in equity of unrestricted investment accountholders         (1,248)         86,626           Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and balances with CBO         (5,375)         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,			
Investment in financial assets at fair value through equity   (8,548)   (43,120)     Increase of Wakala Bel Istithmar   (24,080)   (13,117)     Purchase of intangibles assets   (711)   (379)     Purchase of property and equipment   (591)   (1,954)     Lease liability payments   (356)   (285)     Inter-bank Wakala investment   (5,775)   -   Net cash used in investing activities   (40,061)   (58,855)     Cash flows from financing activities   (1,248)   86,626     Dividends paid   (9,034)   (7,700)     Net cash (used in) / generated from financing activities   (10,282)   78,926     Decrease in cash and cash equivalents   (61,693)   (43,897)     Cash and cash equivalents at the beginning of the period   85,202   122,428     Cash and balances with CBO   (500)   (500)     Capital deposit with CBO   (500)   (500)     Due from banks and financial institutions   4,857   7,072     Inter-bank Wakala Investment   22,421   26,860     Inter-bank Wakala   (68,644)   (12)	•		
Increase of Wakala Bel Istithmar			
Purchase of intangibles assets         (711)         (379)           Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (40,061)         (58,855)           Cash flows from financing activities         (1,248)         86,626           Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)	Investment in financial assets at fair value through equity	(8,548)	
Purchase of property and equipment         (591)         (1,954)           Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (40,061)         (58,855)           Cash flows from financing activities         (1,248)         86,626           Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)	Increase of Wakala Bel Istithmar	(24,080)	(13,117)
Lease liability payments         (356)         (285)           Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (40,061)         (58,855)           Cash flows from financing activities         (1,248)         86,626           (Decrease) / Increase in equity of unrestricted investment accountholders         (1,248)         86,626           Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)	Purchase of intangibles assets	(711)	(379)
Inter-bank Wakala investment         (5,775)         -           Net cash used in investing activities         (40,061)         (58,855)           Cash flows from financing activities         (1,248)         86,626           (Decrease) / Increase in equity of unrestricted investment accountholders         (1,248)         86,626           Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)		(591)	(1,954)
Net cash used in investing activities         (40,061)         (58,855)           Cash flows from financing activities         (Decrease) / Increase in equity of unrestricted investment accountholders         (1,248)         86,626           Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)	Lease liability payments	(356)	(285)
Cash flows from financing activities (Decrease) / Increase in equity of unrestricted investment accountholders Dividends paid (9,034) (7,700) Net cash (used in) / generated from financing activities (10,282)  Decrease in cash and cash equivalents (61,693) (43,897) Cash and cash equivalents at the beginning of the period 85,202 Cash and cash equivalents at the end of the period 23,509  Cash and balances with CBO Capital deposit with CBO Due from banks and financial institutions Inter-bank Wakala Investment Inter-bank Wakala Inter-bank Wakala Inter-bank Wakala	Inter-bank Wakala investment	(5,775)	-
(Decrease) / Increase in equity of unrestricted investment accountholders       (1,248)       86,626         Dividends paid       (9,034)       (7,700)         Net cash (used in) / generated from financing activities       (10,282)       78,926         Decrease in cash and cash equivalents       (61,693)       (43,897)         Cash and cash equivalents at the beginning of the period       85,202       122,428         Cash and balances with CBO       65,375       45,111         Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       4,857       7,072         Inter-bank Wakala Investment       22,421       26,860         Inter-bank Wakala       (68,644)       (12)	Net cash used in investing activities	(40,061)	(58,855)
(Decrease) / Increase in equity of unrestricted investment accountholders       (1,248)       86,626         Dividends paid       (9,034)       (7,700)         Net cash (used in) / generated from financing activities       (10,282)       78,926         Decrease in cash and cash equivalents       (61,693)       (43,897)         Cash and cash equivalents at the beginning of the period       85,202       122,428         Cash and balances with CBO       65,375       45,111         Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       4,857       7,072         Inter-bank Wakala Investment       22,421       26,860         Inter-bank Wakala       (68,644)       (12)		_	
Dividends paid         (9,034)         (7,700)           Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)		(1.0.10)	06.606
Net cash (used in) / generated from financing activities         (10,282)         78,926           Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and cash equivalents at the end of the period         23,509         78,531           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)		( , ,	
Decrease in cash and cash equivalents         (61,693)         (43,897)           Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and cash equivalents at the end of the period         23,509         78,531           Cash and balances with CBO         (500)         (500)           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)	*		
Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and cash equivalents at the end of the period         23,509         78,531           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)	Net cash (used in) / generated from financing activities	(10,282)	78,926
Cash and cash equivalents at the beginning of the period         85,202         122,428           Cash and cash equivalents at the end of the period         23,509         78,531           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)	Decrease in each and each equivalents	(61 693)	(43.897)
Cash and cash equivalents at the end of the period         23,509         78,531           Cash and balances with CBO         65,375         45,111           Capital deposit with CBO         (500)         (500)           Due from banks and financial institutions         4,857         7,072           Inter-bank Wakala Investment         22,421         26,860           Inter-bank Wakala         (68,644)         (12)			
Cash and balances with CBO       65,375       45,111         Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       4,857       7,072         Inter-bank Wakala Investment       22,421       26,860         Inter-bank Wakala       (68,644)       (12)			
Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       4,857       7,072         Inter-bank Wakala Investment       22,421       26,860         Inter-bank Wakala       (68,644)       (12)	cush and cush equivalents at the cha of the period		70,001
Capital deposit with CBO       (500)       (500)         Due from banks and financial institutions       4,857       7,072         Inter-bank Wakala Investment       22,421       26,860         Inter-bank Wakala       (68,644)       (12)	Cash and balances with CBO	65,375	45,111
Due from banks and financial institutions       4,857       7,072         Inter-bank Wakala Investment       22,421       26,860         Inter-bank Wakala       (68,644)       (12)			
Inter-bank Wakala (68,644) (12)			7,072
		22,421	26,860
Cash and cash equivalents at the end of the period $23,509$ $78,531$	Cash and cash equivalents at the end of the period	23,509	78,531