

*Unaudited Consolidated Statement of Cash Flows
For the nine months ended 30 September 2014*

	9 months ended 30 Sep 2014	9 months ended 30 Sep 2013
	RO' 000	RO' 000
Cash flow from operating activities		
Net profit for the period before taxation	146,128	118,710
Adjustments for :		
Depreciation	8,460	8,239
Investment income	(17,371)	(7,720)
Operating profit before working capital changes	<u>137,217</u>	<u>119,229</u>
Change in operating assets*	(435,337)	(662,512)
Change in operating liabilities**	<u>869,969</u>	<u>471,908</u>
Net cash (used in) / from operating activities	<u>571,849</u>	<u>(71,375)</u>
Net cash (used in) / from financing activities	(60,223)	10,976
Net cash (used in) / from investing activities	(8,351)	3,552
Net increase / (decrease) in cash and cash equivalents	<u>503,275</u>	<u>(56,847)</u>
Cash and cash equivalents brought forward	845,645	1,097,061
Cash and cash equivalents carried forward	<u><u>1,348,920</u></u>	<u><u>1,040,214</u></u>

* Operating assets includes deposits with central banks, bank placements, loans and advances and other assets.

** Operating liabilities includes customer deposits, deposits from banks and other liabilities.