

**Interim Condensed Consolidated
Financial Statements**

30 September 2015



Independent Auditors' Report on Review of Interim Condensed Consolidated Financial Statements to the Board of Directors of Qatar National Bank S.A.Q.

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of Qatar National Bank S.A.Q. (the "Bank") and its subsidiaries (the "Group") as at 30 September 2015, comprising of the interim consolidated statement of financial position as at 30 September 2015 and the related interim consolidated statements of income and comprehensive income for the three month and nine month periods ended 30 September 2015, the related interim consolidated statement of changes in equity and interim condensed consolidated statement of cash flows for the nine-month period then ended, and the related explanatory notes. The Board of Directors are responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with IAS 34 - Interim Financial Reporting ("IAS 34") and the applicable provisions of Qatar Central Bank regulations. Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not prepared, in all material respects, in accordance with IAS 34 and the applicable provisions of Qatar Central Bank regulations.

Firas Qoussous
of Ernst & Young
Qatar Auditors Registry Number 236

Doha - State of Qatar
7 October 2015

Qatar National Bank S.A.Q.
Interim Consolidated Statement of Financial Position
As at 30 September 2015

	Notes	30 September 2015 (Reviewed) QR000	30 September 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
ASSETS				
Cash and Balances with Central Banks		33,525,802	31,162,802	30,754,168
Due from Banks		25,399,740	22,243,910	29,955,019
Loans and Advances to Customers	3	366,567,305	328,769,270	338,129,995
Investment Securities	4	74,714,179	72,800,786	67,695,913
Investment in Associates		7,905,249	8,021,733	7,963,437
Property and Equipment		1,735,507	1,797,019	1,779,344
Intangible Assets		5,401,713	5,469,474	5,461,265
Other Assets		5,642,217	5,018,737	4,617,535
Total Assets		520,891,712	475,283,731	486,356,676
LIABILITIES				
Due to Banks		31,215,137	20,328,477	22,113,705
Customer Deposits		381,225,310	350,042,580	357,491,479
Debt Securities		21,798,434	21,773,186	21,779,361
Other Borrowings		13,673,621	13,191,418	12,524,373
Other Liabilities		12,950,460	13,760,635	14,485,832
Total Liabilities		460,862,962	419,096,296	428,394,750
EQUITY				
Issued Capital		6,997,294	6,997,294	6,997,294
Legal Reserve		23,086,902	23,086,902	23,086,902
Risk Reserve		3,500,000	2,750,000	3,500,000
Fair Value Reserve	5	311,428	759,837	573,808
Foreign Currency Translation Reserve		(1,747,524)	(1,078,459)	(1,329,797)
Other Reserves		1,235,235	1,748,633	1,706,123
Retained Earnings		25,708,918	20,935,633	22,448,494
Total Equity Attributable to Equity Holders of the Bank		59,092,253	55,199,840	56,982,824
Non - Controlling Interests		936,497	987,595	979,102
Total Equity		60,028,750	56,187,435	57,961,926
Total Liabilities and Equity		520,891,712	475,283,731	486,356,676

This interim condensed consolidated financial statements were approved by the Board of Directors on 7 October 2015 and were signed on its behalf by:

Ali Shareef Al-Emadi
Chairman

Ali Ahmed Al Kuwari
Group Chief Executive Officer

The attached notes 1 to 12 form an integral part of these interim condensed consolidated financial statements.

Qatar National Bank S.A.Q.
Interim Consolidated Statement of Income
For the Nine Months Period Ended 30 September 2015

	Three Months to 30 September 2015 (Reviewed) QR000	Three Months to 30 September 2014 (Reviewed) QR000	Nine Months to 30 September 2015 (Reviewed) QR000	Nine Months to 30 September 2014 (Reviewed) QR000
Interest Income	5,006,666	4,716,104	14,869,368	13,819,448
Interest Expense	(1,829,450)	(1,601,521)	(5,322,615)	(4,733,713)
Net Interest Income	3,177,216	3,114,583	9,546,753	9,085,735
Fees and Commission Income	609,498	601,897	1,868,519	1,707,236
Fees and Commission Expense	(61,994)	(53,330)	(186,715)	(153,452)
Net Fees and Commission Income	547,504	548,567	1,681,804	1,553,784
Foreign Exchange Gain	188,053	237,444	595,012	615,759
Income from Investment Securities	112,474	21,370	159,970	125,391
Other Operating Income	1,063	47,619	9,824	87,912
Operating Income	4,026,310	3,969,583	11,993,363	11,468,581
Staff Expenses	(516,822)	(474,775)	(1,527,127)	(1,363,941)
Depreciation	(60,607)	(60,882)	(181,035)	(188,785)
Other Expenses	(305,004)	(263,081)	(903,674)	(886,596)
Net Impairment Losses on Investment Securities	(39,352)	(11,793)	(160,513)	(21,039)
Net Impairment Losses on Loans and Advances to Customers	91,115	(50,827)	(232,947)	(621,808)
Amortization of Intangible Assets	(20,194)	(19,739)	(59,489)	(58,618)
Other Provisions	(51,803)	(17,400)	(60,510)	(34,872)
	(902,667)	(898,497)	(3,125,295)	(3,175,659)
Share of Results of Associates	129,921	64,580	383,016	213,958
Profit Before Income Tax	3,253,564	3,135,666	9,251,084	8,506,880
Income Tax Expense	(103,787)	(186,991)	(489,723)	(461,813)
Profit for the Period	3,149,777	2,948,675	8,761,361	8,045,067
Attributable to:				
Equity Holders of the Bank	3,133,818	2,933,565	8,720,707	8,002,384
Non - Controlling Interests	15,959	15,110	40,654	42,683
Profit for the Period	3,149,777	2,948,675	8,761,361	8,045,067
Earnings Per Share (QR) (Basic and Diluted)	4.5	4.2	12.5	11.4
Weighted Average Number of Shares	699,729,438	699,729,438	699,729,438	699,729,438

The attached notes 1 to 12 form an integral part of these interim condensed consolidated financial statements.

Qatar National Bank S.A.Q.

Interim Consolidated Statement of Comprehensive Income

For the Nine Months Period Ended 30 September 2015

	Three Months to 30 September 2015 (Reviewed) QR000	Three Months to 30 September 2014 (Reviewed) QR000	Nine Months to 30 September 2015 (Reviewed) QR000	Nine Months to 30 September 2014 (Reviewed) QR000
Profit for the Period	3,149,777	2,948,675	8,761,361	8,045,067
Other Comprehensive Income, net of Income Tax <i>Other comprehensive income to be reclassified to income statement</i> <i>in subsequent periods:</i>				
Foreign Currency Translation Differences for Foreign Operations	(167,536)	(48,974)	(417,727)	(121,352)
Share of Other Comprehensive Income of Associates	(422,609)	4,157	(470,888)	30,570
Effective Portion of Changes in Fair Value of Cash Flow Hedges	(390,899)	(309,527)	(156,419)	(678,268)
Available-for-Sale Investment Securities				
Net Change in Fair Value	(130,020)	(7,351)	(31,919)	60,516
Net Amount Transferred to Income Statement	(47,544)	(16,631)	(74,042)	(24,365)
Total Other Comprehensive Income for the Period, net of Income Tax	(1,158,608)	(378,326)	(1,150,995)	(732,899)
Total Comprehensive Income for the Period	1,991,169	2,570,349	7,610,366	7,312,168
Attributable to:				
Equity Holders of the Bank	1,975,210	2,555,239	7,569,712	7,269,485
Non - Controlling Interests	15,959	15,110	40,654	42,683
Total Comprehensive Income for the Period	1,991,169	2,570,349	7,610,366	7,312,168

The attached notes 1 to 12 form an integral part of these interim condensed consolidated financial statements..

Qatar National Bank S.A.Q.

Interim Consolidated Statement of Changes in Equity

For the Nine Months Period Ended 30 September 2015

	Issued Capital QR000	Legal Reserve QR000	Risk Reserve QR000	Fair Value Reserve QR000	Foreign Currency Translation Reserve QR000	Other Reserves QR000	Retained Earnings QR000	Equity Attributable to Equity Holders of the Bank QR000	Non Controlling Interests QR000	Total QR000
Balance at 1 January 2014	6,997,294	23,086,902	2,750,000	1,401,954	(957,107)	1,719,114	17,830,304	52,828,461	898,823	53,727,284
Total Comprehensive Income for the Period										
Profit for the Period	-	-	-	-	-	-	8,002,384	8,002,384	42,683	8,045,067
Other Comprehensive Income	-	-	-	(642,117)	(121,352)	29,519	1,051	(732,899)	-	(732,899)
Total Comprehensive Income for the Period	-	-	-	(642,117)	(121,352)	29,519	8,003,435	7,269,485	42,683	7,312,168
Transactions with Equity Holders, Recognised Directly in Equity										
Dividend for the Year 2013	-	-	-	-	-	-	(4,898,106)	(4,898,106)	-	(4,898,106)
Net Movement in Non-controlling Interests	-	-	-	-	-	-	-	-	46,089	46,089
Total Transactions with Equity Holders, Recognised Directly in Equity	-	-	-	-	-	-	(4,898,106)	(4,898,106)	46,089	(4,852,017)
Balance at 30 September 2014	6,997,294	23,086,902	2,750,000	759,837	(1,078,459)	1,748,633	20,935,633	55,199,840	987,595	56,187,435
Balance at 1 January 2015	6,997,294	23,086,902	3,500,000	573,808	(1,329,797)	1,706,123	22,448,494	56,982,824	979,102	57,961,926
Total Comprehensive Income for the Period										
Profit for the Period	-	-	-	-	-	-	8,720,707	8,720,707	40,654	8,761,361
Other Comprehensive Income	-	-	-	(262,380)	(417,727)	(470,888)	-	(1,150,995)	-	(1,150,995)
Total Comprehensive Income for the Period	-	-	-	(262,380)	(417,727)	(470,888)	8,720,707	7,569,712	40,654	7,610,366
Transactions with Equity Holders, Recognised Directly in Equity										
Dividend for the Year 2014	-	-	-	-	-	-	(5,247,971)	(5,247,971)	-	(5,247,971)
Net Movement in Non-controlling Interests	-	-	-	-	-	-	-	-	(83,259)	(83,259)
Other Movements	-	-	-	-	-	-	(212,312)	(212,312)	-	(212,312)
Total Transactions with Equity Holders, Recognised Directly in Equity	-	-	-	-	-	-	(5,460,283)	(5,460,283)	(83,259)	(5,543,542)
Balance at 30 September 2015	6,997,294	23,086,902	3,500,000	311,428	(1,747,524)	1,235,235	25,708,918	59,092,253	936,497	60,028,750

The attached notes 1 to 12 form an integral part of these interim condensed consolidated financial statements.

Qatar National Bank S.A.Q.

Interim Condensed Consolidated Statement of Cash Flows

For the Nine Months Period Ended 30 September 2015

	Note	Nine Months to 30 September 2015 (Reviewed) QR000	Nine Months to 30 September 2014 (Reviewed) QR000	Year to 31 December 2014 (Audited) QR000
Net Cash Flows from Operating Activities		8,271,909	16,900,108	18,762,842
Cash Flows from Investing Activities				
Acquisitions of Investment Securities		(52,359,926)	(26,034,955)	(32,053,642)
Proceeds from Sale and Redemption of Investment Securities		43,274,196	31,328,870	42,314,443
Investments in Associates		(49,909)	(2,101,929)	(2,101,929)
Purchase of Property and Equipment		(206,241)	(629,549)	(691,901)
Proceeds from Sale of Property and Equipment		1,833	43,847	83,212
Net Cash Flows (used in) / from Investing Activities		(9,340,047)	2,606,284	7,550,183
Cash Flows from Financing Activities				
Proceeds from Other Borrowings		1,123,654	1,340,234	99,754
Dividends Paid		(5,231,687)	(4,887,864)	(4,887,261)
Net Cash Flows used in Financing Activities		(4,108,033)	(3,547,630)	(4,787,507)
Net (Decrease) / Increase in Cash and Cash Equivalents		(5,176,171)	15,958,762	21,525,518
Effects of Exchange Rate Changes on Cash and Cash Equivalents		2,098,782	530,413	812,329
Cash and Cash Equivalents as at 1 January		43,431,327	21,093,480	21,093,480
Cash and Cash Equivalents at 30 September / 31 December	11	40,353,938	37,582,655	43,431,327

The attached notes 1 to 12 form an integral part of these interim condensed consolidated financial statements.

Qatar National Bank S.A.Q.

Notes to the Interim Condensed Consolidated Financial Statements

For the Nine Months Period Ended 30 September 2015

1. BASIS OF PREPARATION AND ACCOUNTING POLICIES

The accompanying interim condensed consolidated financial statements are prepared in accordance with IAS 34 - "Interim Financial Reporting" and the applicable provisions of Qatar Central Bank Regulations. These interim condensed consolidated financial statements should be read in conjunction with the 2014 annual consolidated financial statements of the Group.

The interim condensed consolidated financial statements does not contain all information and disclosures required for full consolidated financial statements prepared in accordance with International Financial Reporting Standards. In addition, results for the nine months period ended 30 September 2015 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2015.

The preparation of the interim condensed consolidated financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses.

Actual results may differ from these estimates.

The significant judgments made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements for the year ended 31 December 2014.

The Group's financial risk management objectives and policies are consistent with those disclosed in the consolidated financial statements for the year ended 31 December 2014.

The following amendments to standards have been applied by the Group in preparation of these interim condensed consolidated financial statements. The amendments to the below standards did not have any material impact to the Group, but they may result in additional disclosures at year end:

Amendments to Standards

Defined Benefit Plans: Employee Contributions (Amendment to IAS 19)

Annual Improvements 2010 - 2012 Cycle

Annual Improvements 2011 - 2013 Cycle

The adoption of the above did not result in any changes to previously reported net profit or equity of the Group.

Standards Issued but not yet Effective

The below mentioned standards, interpretations and amendments to standards are not yet effective.

The Group is currently evaluating the impact of these new standards. The Group will adopt these new standards on the respective effective dates.

IFRS 9 Financial Instruments (Effective 1 January 2018).

IFRS 14 Regulatory Deferral Accounts (Effective 1 January 2016).

IFRS 15 Revenue from Contracts with Customers (Effective 1 January 2017).

Amendments to IFRS 11 Joint Arrangements: Accounting for Acquisition of Interests (Effective 1 January 2016).

Amendments to IAS 16 and IAS 38: Clarification of Acceptable Methods of Depreciation and Amortisation (Effective 1 January 2016).

Amendments to IAS 27: Equity Method in Separate Financial Statements (Effective 1 January 2016).

Qatar National Bank S.A.Q.

Notes to the Interim Condensed Consolidated Financial Statements

For the Nine Months Period Ended 30 September 2015

2. SEGMENT INFORMATION

The Group is organised into four main operating segments. The results of each of the operating segments which are being monitored regularly by the Chief Operating Decision Maker, are stated below:

	Qatar Operations			International Banking	Unallocated and Intra-group Transactions	Total
	Corporate Banking	Consumer Banking	Asset and Wealth Management			
At 30 September 2015:						
External Revenue:						
Net Interest Income	5,704,403	366,525	339,584	3,112,233	24,008	9,546,753
Net Fees and Commission Income	485,957	152,625	243,054	791,517	8,651	1,681,804
Foreign Exchange Gain	243,035	64,165	106,629	158,631	22,552	595,012
Income from Investment Securities	139,847	-	-	20,123	-	159,970
Other Operating Income	1,458	5	-	8,355	6	9,824
Share of Results of Associates	28,299	-	-	354,717	-	383,016
Total Segment Revenue	6,602,999	583,320	689,267	4,445,576	55,217	12,376,379
Reportable Segment Profit	5,702,082	110,725	337,847	2,636,963	(66,910)	8,720,707
Reportable Segment Investments	48,539,746	-	23,346	26,151,087	-	74,714,179
Reportable Segment Loans and Advances	250,158,229	9,603,300	19,830,218	86,975,558	-	366,567,305
Reportable Segment Customer Deposits	167,590,673	21,483,309	46,863,538	145,287,790	-	381,225,310
Reportable Segment Assets	347,893,744	22,410,431	47,956,952	232,007,466	(129,376,881)	520,891,712
At 30 September 2014:						
External Revenue:						
Net Interest Income	5,641,270	358,419	295,481	2,766,509	24,056	9,085,735
Net Fees and Commission Income	473,182	135,822	234,515	709,777	488	1,553,784
Foreign Exchange Gain	256,289	64,862	105,291	135,104	54,213	615,759
Income from Investment Securities	102,131	-	-	24,311	(1,051)	125,391
Other Operating Income	1	7	295	46,718	40,891	87,912
Share of Results of Associates	8,646	-	-	205,312	-	213,958
Total Segment Revenue	6,481,519	559,110	635,582	3,887,731	118,597	11,682,539
Reportable Segment Profit	5,610,845	62,713	322,878	2,124,400	(118,452)	8,002,384
Reportable Segment Investments	52,050,256	-	23,258	20,727,272	-	72,800,786
Reportable Segment Loans and Advances	238,121,505	8,241,616	13,054,937	69,351,212	-	328,769,270
Reportable Segment Customer Deposits	172,324,280	18,938,844	42,108,413	116,671,043	-	350,042,580
Reportable Segment Assets	316,150,348	19,615,180	43,682,818	200,840,013	(105,004,628)	475,283,731

Qatar National Bank S.A.Q.

Notes to the Interim Condensed Consolidated Financial Statements

For the Nine Months Period Ended 30 September 2015

3. LOANS AND ADVANCES TO CUSTOMERS	30 September 2015 (Reviewed) QR000	30 September 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Loans and Advances to Customers	373,642,058	335,662,008	345,193,989
Deferred Profit	(124,956)	(225,111)	(137,553)
Allowance for Impairment of Loans and Advances to Customers	(6,949,797)	(6,667,627)	(6,926,441)
Net Loans and Advances	366,567,305	328,769,270	338,129,995

The aggregate amount of non performing loans and advances to customers amounted to QR5,463 million or 1.5% of total loans and advances (31 December 2014: QR5,579 million or 1.6% of total loans and advances to customers).

4. INVESTMENT SECURITIES	30 September 2015 (Reviewed) QR000	30 September 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Available-for-Sale Investment Securities	38,876,001	30,271,758	33,575,044
Held to Maturity Investment Securities	35,838,178	42,529,028	34,120,869
Total	74,714,179	72,800,786	67,695,913

The above includes impairment allowance in respect of debt securities amounting to QR62.6 million (31 December 2014: QR66.0 million)

5. FAIR VALUE RESERVE

	30 September 2015 (Reviewed) QR000	30 September 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Cash Flow Hedges	(635,625)	(215,624)	(479,206)
Available-for-Sale Investment Securities	947,053	975,461	1,053,014
Total	311,428	759,837	573,808

6. DIVIDEND

The cash dividend in respect of the year ended 31 December 2014 of QR7.5 per share, amounting to a total of QR5,248 million was approved by the shareholders at the annual general assembly meeting on 1 February 2015.

Qatar National Bank S.A.Q.

Notes to the Interim Condensed Consolidated Financial Statements

For the Nine Months Period Ended 30 September 2015

7. CONTINGENT LIABILITIES AND OTHER COMMITMENTS

	30 September 2015 (Reviewed) QR000	30 September 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Contingent Liabilities			
Unused Facilities	49,439,513	45,995,665	44,457,004
Guarantees	44,124,761	33,497,743	37,758,889
Letters of Credit	10,335,135	6,918,955	9,020,818
Others	18,442,305	19,340,628	23,121,800
Total	122,341,714	105,752,991	114,358,511
Other Commitments			
Derivative Financial Instruments	73,729,475	75,809,339	80,963,132
Others	14,661,128	18,374,865	17,025,676
Total	88,390,603	94,184,204	97,988,808

8. RELATED PARTY DISCLOSURES

The Group has transactions in the ordinary course of business with directors, officers of the Group and entities of which they have significant influence and control. As at the reporting date, such significant items included:

	30 September 2015 (Reviewed) QR000	30 September 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Statement of Financial Position Items			
Loans and Advances	1,948,920	1,472,053	1,659,244
Deposits	524,553	562,588	397,318
Contingent Liabilities and Other Commitments	46,980	57,530	53,729
Statement of Income Items			
Interest and Commission Income	37,792	32,614	42,746
Interest and Commission Expense	3,416	4,109	4,711
Associates			
Due from banks	1,324,008	1,104,763	749,581
Interest and Commission Income	13,011	3,736	7,096
Due to banks	355,012	560,417	15,801
Interest Expense	1,526	4,809	7,610
Compensation of key management personnel is as follows:			
Salaries and Other Benefits	40,748	31,104	34,929
End of Service Indemnity	822	622	829

The Group also has significant commercial transactions with the State of Qatar, which owns 50% of the Bank's outstanding shares through Qatar Investment Authority, amounting to QR39,060 million included in loans and advances (31 December 2014: QR37,962 million) and QR17,607 million included in customer deposits (31 December 2014: QR20,163 million).

9. CAPITAL ADEQUACY

	30 September 2015 (Reviewed) QR000	30 September 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Common Equity Tier 1 (CET 1) Capital	42,697,594	38,565,131	43,911,402
Additional Tier 1 Capital	61,132	71,640	63,239
Additional Tier 2 Capital	39,111	63,284	41,634
Total Eligible Capital	42,797,837	38,700,055	44,016,275
Risk Weighted Assets	305,509,605	258,169,373	272,491,947
Total Capital Ratio	14.0%	15.0%	16.2%

The Bank has followed Basel III Capital Adequacy Ratio (CAR) with effect from 1 January 2014 in accordance with Qatar Central Bank regulations. The minimum accepted Capital Adequacy Ratio under Basel III as per Qatar Central Bank Requirements are as follows:

Minimum limit without Capital Conservation Buffer is 10%.

Minimum limit including Capital Conservation Buffer is 12.5%.

Qatar National Bank S.A.Q.

Notes to the Interim Condensed Consolidated Financial Statements

For the Nine Months Period Ended 30 September 2015

10. FAIR VALUE HIERARCHY OF FINANCIAL INSTRUMENTS

The table below analyses financial instruments measured at fair value at the end of the reporting period, by the level in the fair value hierarchy into which the fair value measurement is categorised:

	Level 1	Level 2	Level 3	Total
At 30 September 2015:				
Derivative Assets Held for Risk Management	-	65,632	-	65,632
Investment Securities	21,724,227	16,978,576	-	38,702,803
	21,724,227	17,044,208	-	38,768,435
<hr/>				
Derivative Liabilities Held for Risk Management		684,754	-	684,754
	-	684,754	-	684,754
<hr/>				
At 31 December 2014:				
Derivative Assets Held for Risk Management	-	294,046	-	294,046
Investment Securities	17,816,111	15,576,241	-	33,392,352
	17,816,111	15,870,287	-	33,686,398
<hr/>				
Derivative Liabilities Held for Risk Management	-	762,038	-	762,038
	-	762,038	-	762,038
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The above table does not include QR173.2 million (31 December 2014: QR182.7 million) of available-for-sale equity investments that were measured at cost.

They have been no transfers between Level 1 and Level 2 (31 December 2014: Nil).

11. CASH AND CASH EQUIVALENTS

For the purposes of the statement of cash flows, cash and cash equivalents comprise the following balances:

	30 September 2015 (Reviewed) QR000	30 September 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Cash and Balances with Central Banks	21,464,198	19,606,938	18,676,251
Due from Banks Maturing in Three months	18,889,740	17,975,717	24,755,076
Total	40,353,938	37,582,655	43,431,327

Cash and Balances with Central Banks do not include mandatory reserve deposits.

12. COMPARATIVE FIGURES

Certain comparative amounts have been reclassified in order to conform with current period presentation.