

**Interim Condensed Consolidated
Financial Statements**

30 June 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 June 2015, comprising of the interim consolidated statement of financial position as at 30 June 2015 and the related interim consolidated statements of income and comprehensive income for the three month and six month periods ended 30 June 2015, the related interim consolidated statement of changes in equity and interim condensed consolidated statement of cash flows for the six-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.

Finbarr Sexton
of Ernst & Young
Qatar Auditors Registry Number 114

Doha - State of Qatar
8 July 2015

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

	Notes	30 June 2015 (Reviewed) QR000	30 June 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
ASSETS				
Cash and Balances with Central Banks		33,105,638	29,804,677	30,754,168
Due from Banks		30,044,975	21,431,065	29,955,019
Loans and Advances to Customers	3	356,216,876	326,332,724	338,129,995
Investment Securities	4	70,917,427	69,833,259	67,695,913
Investment in Associates		7,788,403	5,867,550	7,963,437
Property and Equipment		1,731,142	1,818,333	1,779,344
Intangible Assets		5,419,975	5,492,441	5,461,265
Other Assets		5,301,298	4,974,695	4,617,535
Total Assets		510,525,734	465,554,744	486,356,676
LIABILITIES				
Due to Banks		24,592,089	20,805,438	22,113,705
Customer Deposits		381,282,723	345,259,043	360,337,979
Debt Securities		21,791,790	21,766,801	21,779,361
Other Borrowings		13,979,836	13,369,891	12,524,373
Other Liabilities		11,233,629	10,678,037	11,639,332
Total Liabilities		452,880,067	411,879,210	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	879,891	1,093,346	573,808
Foreign Currency Translation Reserve		(1,579,988)	(1,029,485)	(1,329,797)
Other Reserves		1,234,898	1,757,063	1,706,123
Retained Earnings		22,575,100	18,002,068	22,448,494
Total Equity Attributable to Equity Holders of the Bank		56,694,097	52,657,188	56,982,824
Non - Controlling Interests		951,570	1,018,346	979,102
Total Equity		57,645,667	53,675,534	57,961,926
Total Liabilities and Equity		510,525,734	465,554,744	486,356,676

This interim condensed consolidated financial statements were approved by the Board of Directors on 8 July 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 11 form an integral part of these interim condensed consolidated financial statements.

Qatar National Bank S.A.Q.

Interim Consolidated Statement of Income

For the Six Months Period Ended 30 June 2015

	Three Months to 30 June 2015 (Reviewed) QR000	Three Months to 30 June 2014 (Reviewed) QR000	Six Months to 30 June 2015 (Reviewed) QR000	Six Months to 30 June 2014 (Reviewed) QR000
Interest Income	4,995,750	4,595,296	9,862,702	9,103,344
Interest Expense	(1,779,594)	(1,580,493)	(3,493,165)	(3,132,192)
Net Interest Income	3,216,156	3,014,803	6,369,537	5,971,152
Fees and Commission Income	646,506	561,389	1,259,021	1,105,339
Fees and Commission Expense	(64,345)	(49,225)	(124,721)	(100,122)
Net Fees and Commission Income	582,161	512,164	1,134,300	1,005,217
Foreign Exchange Gain	199,395	198,591	406,959	378,315
Income from Investment Securities	22,588	81,699	47,496	104,021
Other Operating Income	4,853	15,545	8,761	40,293
Operating Income	4,025,153	3,822,802	7,967,053	7,498,998
Staff Expenses	(510,007)	(454,199)	(1,010,305)	(889,166)
Depreciation	(60,121)	(64,230)	(120,428)	(127,903)
Other Expenses	(291,882)	(311,452)	(598,670)	(623,515)
Net Impairment Losses on Investment Securities	(76,387)	(3,362)	(121,161)	(9,246)
Net Impairment Losses on Loans and Advances to Customers	(169,957)	(209,983)	(324,062)	(570,981)
Amortization of Intangible Assets	(19,773)	(19,516)	(39,295)	(38,879)
Other Provisions	12,570	(11,671)	(8,707)	(17,472)
	(1,115,557)	(1,074,413)	(2,222,628)	(2,277,162)
Share of Results of Associates	204,960	88,258	253,095	149,378
Profit Before Income Tax	3,114,556	2,836,647	5,997,520	5,371,214
Income Tax Expense	(193,858)	(185,393)	(385,936)	(274,822)
Profit for the Period	2,920,698	2,651,254	5,611,584	5,096,392
Attributable to:				
Equity Holders of the Bank	2,911,703	2,638,714	5,586,889	5,068,819
Non - Controlling Interests	8,995	12,540	24,695	27,573
Profit for the Period	2,920,698	2,651,254	5,611,584	5,096,392
Earnings Per Share (QR)(Basic and Diluted)	4.2	3.8	8.0	7.2
Weighted Average Number of Shares	699,729,438	699,729,438	699,729,438	699,729,438

The attached notes 1 to 11 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 Six Months Period Ended 30 June 2015

	Three Months to 30 June 2015 (Reviewed) QR000	Three Months to 30 June 2014 (Reviewed) QR000	Six Months to 30 June 2015 (Reviewed) QR000	Six Months to 30 June 2014 (Reviewed) QR000
Profit for the Period	2,920,698	2,651,254	5,611,584	5,096,392
Other Comprehensive Income, net of Income Tax				
<i>Other comprehensive income to be reclassified to income statement in subsequent periods:</i>				
Foreign Currency Translation Differences for Foreign Operations	371,738	(88,915)	(250,191)	(72,378)
Share of Other Comprehensive Income of Associates	(422,946)	31,409	(471,225)	39,000
Effective Portion of Changes in Fair Value of Cash Flow Hedges	455,181	(261,242)	234,480	(368,741)
Available-for-Sale Investment Securities				
Net Change in Fair Value	(99,016)	(93,783)	98,101	67,867
Net Amount Transferred to Income Statement	(22,116)	(4,292)	(26,498)	(7,734)
Total Other Comprehensive Income for the Period, net of Income Tax	282,841	(416,823)	(415,333)	(341,986)
Total Comprehensive Income for the Period	3,203,539	2,234,431	5,196,251	4,754,406
Attributable to:				
Equity Holders of the Bank	3,194,544	2,221,891	5,171,556	4,726,833
Non - Controlling Interests	8,995	12,540	24,695	27,573
Total Comprehensive Income for the Period	3,203,539	2,234,431	5,196,251	4,754,406

The attached notes 1 to 11 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 Six Months Period Ended 30 June 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	-	-	-	-	-	-	5,068,819	5,068,819	27,573	5,096,392
Other Comprehensive Income	-	-	-	(308,608)	(72,378)	37,949	1,051	(341,986)	-	(341,986)
Total Comprehensive Income for the Period	-	-	-	(308,608)	(72,378)	37,949	5,069,870	4,726,833	27,573	4,754,406
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	-	-	-	-	-	-	-	-	91,950	91,950
Total Transactions with Equity Holders, Recognised Directly in Equity	-	-	-	-	-	-	(4,898,106)	(4,898,106)	91,950	(4,806,156)
Balance at 30 June 2014	6,997,294	23,086,902	2,750,000	1,093,346	(1,029,485)	1,757,063	18,002,068	52,657,188	1,018,346	53,675,534
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	-	-	-	-	-	-	5,586,889	5,586,889	24,695	5,611,584
Other Comprehensive Income	-	-	-	306,083	(250,191)	(471,225)	-	(415,333)	-	(415,333)
Total Comprehensive Income for the Period	-	-	-	306,083	(250,191)	(471,225)	5,586,889	5,171,556	24,695	5,196,251
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	-	-	-	-	-	-	-	-	(52,227)	(52,227)
Other Movements	-	-	-	-	-	-	(212,312)	(212,312)	-	(212,312)
Total Transactions with Equity Holders, Recognised Directly in Equity	-	-	-	-	-	-	(5,460,283)	(5,460,283)	(52,227)	(5,512,510)
Balance at 30 June 2015	6,997,294	23,086,902	3,500,000	879,891	(1,579,988)	1,234,898	22,575,100	56,694,097	951,570	57,645,667

The attached notes 1 to 11 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 Six Months Period Ended 30 June 2015

	Note	Six Months to 30 June 2015 (Reviewed) QR000	Six Months to 30 June 2014 (Reviewed) QR000	Year to 31 December 2014 (Audited) QR000
Net Cash Flows from Operating Activities		6,815,754	7,096,627	18,762,842
Cash Flows from Investing Activities				
Acquisitions of Investment Securities		(33,054,441)	(20,989,677)	(32,053,642)
Proceeds from Sale and Redemption of Investment Securities		28,521,820	29,169,190	42,314,443
Investments in Associates		(49,909)	-	(2,101,929)
Acquisition of Subsidiaries, net of Cash Acquired		-	-	-
Purchase of Property and Equipment		(123,766)	(575,601)	(691,901)
Proceeds from Sale of Property and Equipment		1,833	2,640	83,212
Net Cash Flows (used in) / from Investing Activities		(4,704,463)	7,606,552	7,550,183
Cash Flows from Financing Activities				
Proceeds from Issue of Debt Securities		-	-	-
Proceeds from Other Borrowings		1,438,323	1,179,128	99,754
Dividends Paid		(5,229,596)	(4,884,948)	(4,887,261)
Net Cash Flows used in Financing Activities		(3,791,273)	(3,705,820)	(4,787,507)
Net (Decrease) / Increase in Cash and Cash Equivalents		(1,679,982)	10,997,359	21,525,518
Effects of Exchange Rate Changes on Cash and Cash Equivalents		1,464,234	393,007	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 June / 31 December	11	43,215,579	32,483,846	43,431,327

The attached notes 1 to 11 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 Six Months Period Ended 30 June 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 six months period ended 30 June 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 Six Months Period Ended 30 June 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 June 2015:						
External Revenue:						
Net Interest Income	3,816,021	266,798	249,626	2,020,104	16,988	6,369,537
Net Fees and Commission Income	321,629	95,278	166,709	544,969	5,715	1,134,300
Foreign Exchange Gain	176,135	41,156	69,730	74,832	45,106	406,959
Income from Investment Securities	33,537	-	-	13,959	-	47,496
Other Operating Income	1,158	4	2	7,591	6	8,761
Share of Results of Associates	16,632	-	-	236,463	-	253,095
Total Segment Revenue	4,365,112	403,236	486,067	2,897,918	67,815	8,220,148
Reportable Segment Profit	3,657,558	68,473	253,974	1,652,867	(45,983)	5,586,889
Reportable Segment Investments	45,881,637	-	23,676	25,012,114	-	70,917,427
Reportable Segment Loans and Advances	245,146,690	9,197,900	19,692,206	82,180,080	-	356,216,876
Reportable Segment Customer Deposits	170,089,238	22,571,972	45,325,859	143,295,654	-	381,282,723
Reportable Segment Assets	336,041,505	23,388,664	46,466,533	226,710,664	(122,081,632)	510,525,734
At 30 June 2014:						
External Revenue:						
Net Interest Income	3,650,455	258,056	228,507	1,817,819	16,315	5,971,152
Net Fees and Commission Income	310,418	85,687	162,970	446,555	(413)	1,005,217
Foreign Exchange Gain	170,659	41,600	64,954	62,216	38,886	378,315
Income from Investment Securities	94,146	-	-	9,875	0	104,021
Other Operating Income	1	6	240	39,988	58	40,293
Share of Results of Associates	-	-	-	150,429	(1,051)	149,378
Total Segment Revenue	4,225,679	385,349	456,671	2,526,882	53,795	7,648,376
Reportable Segment Profit	3,523,117	42,647	272,540	1,370,494	(139,979)	5,068,819
Reportable Segment Investments	51,081,096	-	23,111	18,729,052	-	69,833,259
Reportable Segment Loans and Advances	236,204,677	8,032,938	11,622,898	70,472,211	-	326,332,724
Reportable Segment Customer Deposits	161,786,007	19,152,470	49,857,953	114,462,613	-	345,259,043
Reportable Segment Assets	305,703,297	19,745,031	51,058,420	196,229,233	(107,181,237)	465,554,744

Qatar National Bank S.A.Q.

Notes to the Interim Condensed Consolidated Financial Statements

For the Six Months Period Ended 30 June 2015

3. LOANS AND ADVANCES TO CUSTOMERS	30 June 2015 (Reviewed) QR000	30 June 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Loans and Advances to Customers	363,354,145	333,217,361	345,193,989
Deferred Profit	(127,645)	(208,629)	(137,553)
Allowance for Impairment of Loans and Advances to Customers	(7,009,624)	(6,676,008)	(6,926,441)
Net Loans and Advances	356,216,876	326,332,724	338,129,995

The aggregate amount of non performing loans and advances to customers amounted to QR5,287 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 June 2015 (Reviewed) QR000	30 June 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Available-for-Sale Investment Securities	34,926,972	27,944,949	33,575,044
Held to Maturity Investment Securities	35,990,455	41,888,310	34,120,869
Total	70,917,427	69,833,259	67,695,913

The above includes impairment allowance in respect of debt securities amounting to QR65.5 million (31 December 2014: QR66.0 million)

5. FAIR VALUE RESERVE

	30 June 2015 (Reviewed) QR000	30 June 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Cash Flow Hedges	(244,726)	93,903	(479,206)
Available-for-Sale Investment Securities	1,124,617	999,443	1,053,014
Total	879,891	1,093,346	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 Six Months Period Ended 30 June 2015

7. CONTINGENT LIABILITIES AND OTHER COMMITMENTS

	30 June 2015 (Reviewed) QR000	30 June 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Contingent Liabilities			
Unused Facilities	47,493,152	37,886,440	44,457,004
Guarantees	43,721,314	32,091,559	37,758,889
Letters of Credit	10,340,063	6,960,767	9,020,818
Others	18,009,533	15,491,792	23,121,800
Total	119,564,062	92,430,558	114,358,511
Other Commitments			
Derivative Financial Instruments	76,302,210	70,103,587	80,963,132
Others	15,908,849	15,605,991	17,025,676
Total	92,211,059	85,709,578	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 June 2015 (Reviewed) QR000	30 June 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Statement of Financial Position Items			
Loans and Advances	1,951,224	1,053,692	1,659,244
Deposits	541,481	595,289	397,318
Contingent Liabilities and Other Commitments	49,675	45,655	53,729
Statement of Income Items			
Interest and Commission Income	25,901	21,864	42,746
Interest and Commission Expense	2,241	2,974	4,711
Associates			
Due from banks	1,673,629	183,565	749,581
Interest and Commission Income	7,184	308	7,096
Due to banks	277,497	429,085	15,801
Interest Expense	1,353	4,336	7,610

Compensation of key management personnel is as follows:

Salaries and Other Benefits	36,697	27,256	34,929
End of Service Indemnity	459	421	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 QR34,487 million included in loans and advances (31 December 2014: QR37,962 million) and QR15,269 million included in customer deposits (31 December 2014: QR20,163 million).

9. CAPITAL ADEQUACY

	30 June 2015 (Reviewed) QR000	30 June 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Common Equity Tier 1 (CET 1) Capital	43,207,971	40,766,805	43,911,402
Additional Tier 1 Capital	72,050	81,875	63,239
Additional Tier 2 Capital	39,284	61,195	41,634
Total Eligible Capital	43,319,305	40,909,875	44,016,275
Risk Weighted Assets	300,616,950	257,286,917	272,491,947
Total Capital Ratio	14.4%	15.9%	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 Six Months Period Ended 30 June 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 June 2015:				
Derivative Assets Held for Risk Management	-	206,025	-	206,025
Investment Securities	18,989,824	15,762,494	-	34,752,318
	18,989,824	15,968,519	-	34,958,343
<hr/>				
Derivative Liabilities Held for Risk Management	-	430,130	-	430,130
	-	430,130	-	430,130
<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 QR174.7 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 June 2015 (Reviewed) QR000	30 June 2014 (Reviewed) QR000	31 December 2014 (Audited) QR000
Cash and Balances with Central Banks	20,477,591	18,216,194	18,676,251
Due from Banks Maturing in Three months	22,737,988	14,267,652	24,755,076
Total	43,215,579	32,483,846	43,431,327

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