



Condensed Consolidated Interim Financial Information

30 June 2012

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

Introduction

We have reviewed the accompanying condensed consolidated statement of financial position of Qatar National Bank S.A.Q. (the "Bank") and its subsidiaries (together referred to as the "Group") as at 30 June 2012, the condensed consolidated statement of income, statements of comprehensive income, changes in equity and cash flows for the six-month period then ended, and explanatory notes (the "condensed consolidated interim financial information"). The Board of Directors of the Group is responsible for the preparation and presentation of this condensed consolidated interim financial information in accordance with (IAS 34) - "*Interim Financial Reporting*" and the applicable provisions of Qatar Central Bank regulations. Our responsibility is to express a conclusion on this condensed consolidated interim financial information 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 condensed consolidated interim financial information is not prepared, in all material respects, in accordance with IAS 34 "*Interim Financial Reporting*" and the applicable provisions of Qatar Central Bank regulations.

Gopal Balasubramaniam
KPMG
Qatar Auditors Registry Number 251

Doha - State of Qatar
4 July 2012

Qatar National Bank S.A.Q.
Condensed Consolidated Statement of Financial Position
As at 30 June 2012

	Note	30 June 2012 (Reviewed) QR000	30 June 2011 (Reviewed) QR000	31 December 2011 (Audited) QR000
ASSETS				
Cash and Balances with Central Banks		16,872,816	20,424,113	10,279,130
Due from Banks and Other Financial Institutions		24,934,617	38,309,984	38,565,554
Loans and Advances and Financing Activities to Customers	3	234,652,595	150,526,287	193,943,227
Investment Securities	4	44,945,516	45,950,840	50,382,609
Investment in Associates		4,565,640	4,639,992	4,703,260
Property and Equipment		948,913	1,017,602	979,059
Intangible Assets		257,411	145,687	141,955
Other Assets		3,629,798	2,589,356	2,960,537
Total Assets		330,807,306	263,603,861	301,955,331
LIABILITIES				
Due to Banks and Other Financial Institutions		15,460,998	6,909,734	37,662,162
Repurchase Agreements		2,574,867	2,184,300	1,820,273
Customer Deposits and Unrestricted Investment Accounts		245,902,359	196,279,309	200,122,837
Other Borrowings		16,011,916	12,143,923	12,151,643
Other Liabilities		6,792,527	7,076,252	7,563,112
Total Liabilities		286,742,667	224,593,518	259,320,027
EQUITY				
Issued Capital		6,997,294	6,361,177	6,361,177
Statutory Reserve		23,086,902	21,178,549	21,178,549
Other Reserves		1,201,026	1,682,881	1,597,352
Risk Reserve		1,600,000	1,500,000	1,600,000
Fair Value Reserve	5	429,726	585,706	496,958
Proposed Dividend	6	-	-	2,544,471
Proposed Bonus Shares		-	-	636,118
Proposed Transfer to Statutory Reserve		-	-	636,118
Retained Earnings		9,813,907	7,045,894	6,970,007
Total Equity Attributable to Equity Holders of the Bank		43,128,855	38,354,207	42,020,750
Non - Controlling Interest		935,784	656,136	614,554
Total Equity		44,064,639	39,010,343	42,635,304
Total Liabilities and Equity		330,807,306	263,603,861	301,955,331

Yousef Hussain Kamal
Chairman

Ali Shareef Al-Emadi
Group Chief Executive Officer

The attached notes 1 to 11 form an integral part of this condensed consolidated interim financial information.

Qatar National Bank S.A.Q.
Condensed Consolidated Statement of Income
For the Six Months Period Ended 30 June 2012

	Three Months to 30 June 2012 (Reviewed) QR000	Three Months to 30 June 2011 (Reviewed) QR000	Six Months to 30 June 2012 (Reviewed) QR000	Six Months to 30 June 2011 (Reviewed) QR000
Interest Income from Conventional and Profit from Islamic Operations	3,067,274	2,422,758	6,064,755	4,954,622
Interest Expense on Conventional and Share of Profit on Islamic Operations	(827,129)	(671,625)	(1,578,066)	(1,496,020)
Net Interest Income and Profit from Islamic Operations	2,240,145	1,751,133	4,486,689	3,458,602
Fees and Commission Income	351,084	339,676	720,527	647,652
Fees and Commission Expense	(28,367)	(24,065)	(60,586)	(46,868)
Net Fees and Commission Income	322,717	315,611	659,941	600,784
Dividend Income	46,382	24,391	64,068	59,276
Net Gains from Foreign Currency Transactions	151,841	106,504	315,115	202,288
Net Gains from Investment Securities	29,617	79,311	31,782	158,748
Share in Profit of Associates	60,790	54,969	97,696	100,147
Other Operating Income	3,007	14,134	4,765	21,248
Operating Income	2,854,499	2,346,053	5,660,056	4,601,093
General and Administrative Expenses	(434,995)	(325,138)	(840,422)	(652,035)
Depreciation	(46,190)	(39,795)	(89,944)	(77,149)
Net Impairment Losses on Loans and Advances	(256,261)	(208,997)	(522,946)	(386,256)
Net Impairment (Losses) / Gains on Investment Securities	(14,777)	38,560	(13,434)	38,029
Amortization of Intangible Assets	(927)	-	(1,855)	-
Other Provisions	(1,293)	(1,324)	(1,579)	(1,207)
Profit Before Income Tax	2,100,056	1,809,359	4,189,876	3,522,475
Income Tax Expense	(12,884)	(2,410)	(26,158)	(8,130)
Profit for the Period	2,087,172	1,806,949	4,163,718	3,514,345
Attributable to:				
Equity Holders of the Bank	2,111,692	1,809,386	4,116,136	3,516,134
Non - Controlling Interest	(24,520)	(2,437)	47,582	(1,789)
Profit for the Period	2,087,172	1,806,949	4,163,718	3,514,345
Earnings Per Share (QR)	3.0	2.9	5.9	5.6
Weighted Average Number of Shares	699,729,438	630,733,861	699,729,438	630,733,861

The attached notes 1 to 11 form an integral part of this condensed consolidated interim financial information.

Qatar National Bank S.A.Q.
Condensed Consolidated Statement of Comprehensive Income
For the Six Months Period Ended 30 June 2012

	Three Months to 30 June 2012 (Reviewed) QR000	Three Months to 30 June 2011 (Reviewed) QR000	Six Months to 30 June 2012 (Reviewed) QR000	Six Months to 30 June 2011 (Reviewed) QR000
Profit for the Period	2,087,172	1,806,949	4,163,718	3,514,345
Other Comprehensive Income, net of Income Tax				
Foreign Currency Translation Differences for Foreign Operations	(215,948)	5,379	(346,345)	(37,076)
Share of Other Comprehensive Income of Associates	(40,025)	(9,037)	(49,981)	(12,686)
Effective Portion of Changes in Fair Value of Cash Flow Hedges	4,415	(31,096)	30,108	6,648
Net Loss on Revaluation of Available-for-Sale Investment Securities	(192,529)	(11,187)	(97,340)	(121,346)
Total Other Comprehensive Income for the Period, net of Income Tax	(444,087)	(45,941)	(463,558)	(164,460)
Total Comprehensive Income for the Period	1,643,085	1,761,008	3,700,160	3,349,885
Attributable to:				
Equity Holders of the Bank	1,667,605	1,763,445	3,652,578	3,351,674
Non - Controlling Interest	(24,520)	(2,437)	47,582	(1,789)
Total Comprehensive Income for the Period	1,643,085	1,761,008	3,700,160	3,349,885

The attached notes 1 to 11 form an integral part of this condensed consolidated interim financial information.

Qatar National Bank S.A.Q.

Condensed Consolidated Statement of Changes in Equity

For the Six Months Period Ended 30 June 2012

	Share Capital QR000	Statutory Reserve QR000	Other Reserves QR000	Risk Reserve QR000	Fair Value Reserve QR000	Proposed Dividend QR000	Proposed Bonus Shares QR000	Proposed Transfer to Statutory Reserve QR000	Retained Earnings QR000	Total QR000	Non Controlling Interest QR000	Total Equity QR000
Balance at 1 January 2011	3,914,570	8,554,060	1,732,643	1,500,000	700,404	1,957,285	1,174,371	1,174,371	3,529,760	24,237,464	555,224	24,792,688
Total Comprehensive Income for the Period												
Profit for the Period	-	-	-	-	-	-	-	-	3,516,134	3,516,134	(1,789)	3,514,345
Other Comprehensive Income, net of Income Tax												
Net Movement in Currency Translation												
Differences	-	-	(37,076)	-	-	-	-	-	-	(37,076)	-	(37,076)
Share of Other Comprehensive Income of Associates	-	-	(12,686)	-	-	-	-	-	-	(12,686)	-	(12,686)
Net Movement in Fair Value Reserve	-	-	-	-	(114,698)	-	-	-	-	(114,698)	-	(114,698)
Total Other Comprehensive Income	-	-	(49,762)	-	(114,698)	-	-	-	-	(164,460)	-	(164,460)
Total Comprehensive Income for the Period	-	-	(49,762)	-	(114,698)	-	-	-	3,516,134	3,351,674	(1,789)	3,349,885
Dividend Paid for the Year 2010	-	-	-	-	-	(1,957,285)	-	-	-	(1,957,285)	-	(1,957,285)
Bonus Shares for the Year 2010	1,174,371	-	-	-	-	-	(1,174,371)	-	-	-	-	-
Rights Issue	1,272,236	-	-	-	-	-	-	-	-	1,272,236	-	1,272,236
Premium on Rights Issue	-	11,450,118	-	-	-	-	-	-	-	11,450,118	-	11,450,118
Transfer to Statutory Reserve for the year 2010	-	1,174,371	-	-	-	-	-	(1,174,371)	-	-	-	-
Net Movement in Non-controlling Interest	-	-	-	-	-	-	-	-	-	-	102,701	102,701
Balance at 30 June 2011	6,361,177	21,178,549	1,682,881	1,500,000	585,706	-	-	-	7,045,894	38,354,207	656,136	39,010,343
Balance at 1 January 2012	6,361,177	21,178,549	1,597,352	1,600,000	496,958	2,544,471	636,118	636,118	6,970,007	42,020,750	614,554	42,635,304
Total Comprehensive Income for the Period												
Profit for the Period	-	-	-	-	-	-	-	-	4,116,136	4,116,136	47,582	4,163,718
Other Comprehensive Income, net of Income Tax												
Net Movement in Currency Translation												
Differences	-	-	(346,345)	-	-	-	-	-	-	(346,345)	-	(346,345)
Share of Other Comprehensive Income of Associates	-	-	(49,981)	-	-	-	-	-	-	(49,981)	-	(49,981)
Net Movement in Fair Value Reserve	-	-	-	-	(67,232)	-	-	-	-	(67,232)	-	(67,232)
Total Other Comprehensive Income	-	-	(396,326)	-	(67,232)	-	-	-	-	(463,558)	-	(463,558)
Total Comprehensive Income for the Period	-	-	(396,326)	-	(67,232)	-	-	-	4,116,136	3,652,578	47,582	3,700,160
Dividend Paid for the Year 2011	-	-	-	-	-	(2,544,471)	-	-	-	(2,544,471)	-	(2,544,471)
Bonus Shares for the Year 2011	636,118	-	-	-	-	-	(636,118)	-	-	-	-	-
Transfer to Statutory Reserve for the year 2011	-	1,908,353	-	-	-	-	-	(636,118)	(1,272,236)	-	-	-
Net Movement in Non-controlling Interest	-	-	-	-	-	-	-	-	-	-	273,648	273,648
Balance at 30 June 2012	6,997,294	23,086,902	1,201,026	1,600,000	429,726	-	-	-	9,813,907	43,128,855	935,784	44,064,639

The attached notes 1 to 11 form an integral part of this condensed consolidated interim financial information.

Qatar National Bank S.A.Q.
Condensed Consolidated Statement of Cash Flows
For the Six Months Period Ended 30 June 2012

	Note	Six Months to 30 June 2012 (Reviewed) QR000	Six Months to 30 June 2011 (Reviewed) QR000	Year to 31 December 2011 (Audited) QR000
Cash Flows from Operating Activities		(10,662,382)	9,813,311	4,654,693
Cash Flows from Investing Activities				
Acquisitions of Investment Securities		(10,646,646)	(22,982,081)	(32,683,315)
Proceeds from Sale of Investment Securities		16,168,416	1,231,313	6,560,487
Investments in Associates		(1,175)	(15,845)	(17,873)
Acquisition of Subsidiary, net of Cash Acquired		76,324	180,925	140,195
Purchase of Property and Equipment		(114,873)	(158,056)	(261,844)
Proceeds from Sale of Property and Equipment		1,279	964	1,385
Net Cash from / (used in) Investing Activities		5,483,325	(21,742,780)	(26,260,965)
Cash Flows from Financing Activities				
Dividends Paid		(2,538,537)	(1,946,059)	(1,955,014)
Proceeds from Rights Issue		-	12,722,354	12,722,354
Net Cash (used in) / from Financing Activities		(2,538,537)	10,776,295	10,767,340
Net Decrease in Cash and Cash Equivalents		(7,717,594)	(1,153,174)	(10,838,932)
Effects of Exchange Rate Changes on Cash and Cash Equivalents		200,595	(14,882)	70,194
Cash and Cash Equivalents as at 1 January		41,403,694	52,172,432	52,172,432
Cash and Cash Equivalents at 30 June / 31 December	11	33,886,695	51,004,376	41,403,694

The attached notes 1 to 11 form an integral part of this condensed consolidated interim financial information.

Qatar National Bank S.A.Q.
Notes to the Condensed Consolidated Interim Financial Information
For the Six Months Period Ended 30 June 2012

1. BASIS OF PREPARATION AND ACCOUNTING POLICIES

The accompanying condensed consolidated interim financial information is prepared in accordance with IAS 34 - "Interim Financial Reporting" and the applicable provisions of Qatar Central Bank Regulations. This condensed consolidated interim financial information should be read in conjunction with the 2011 annual consolidated financial statements of the Group.

The condensed consolidated interim financial information 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 month period ended 30 June 2012 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2012.

The preparation of the condensed consolidated interim financial information requires management to make judgements, estimates and assumptions that affects 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 2011.

Group's financial risk management objectives and policies are consistent with those disclosed in the consolidated financial statements as at and for the year ended 31 December 2011.

The following amendment has been applied by the Group in preparation of these condensed consolidated interim financial information:

IFRS 7 (amendment) 'Disclosures: Transfer of financial assets' The amendments to IFRS 7 introduce new disclosure requirements about transfers of financial assets including disclosures for financial assets that are not derecognised in their entirety; and financial assets that are derecognised in their entirety but for which the entity retains continuing involvement. The amendment has no impact on the Group's operations.

In addition, a number of new standards, amendments to standards and interpretations have been issued that are not yet effective for the period ended 30 June 2012 and have not been applied in preparing this condensed consolidated interim financial information:

IAS 1 (amendment) 'Presentation of items of other comprehensive income' The amendments to IAS 1 require that an entity present separately the items of other comprehensive income that would be reclassified to profit or loss in the future if certain conditions are met from those that would never be reclassified to profit or loss. The amendment is effective for annual periods beginning on or after 1 July 2012 with an option of early application.

IAS 34 Interim Financial Reporting (amendment): IAS 34 is amended to align the disclosure requirements for segment assets and segment liabilities in interim financial reports with those in IFRS 8 Operating Segments. The amendment is effective for annual periods beginning on or after 1 January 2013 with an option of early application.

IAS 28 (2011) 'Investment in Associates and Joint ventures'

IAS 28 (2011) supersedes IAS 28 (2008). IAS 28 (2011) has been amended to include:

- IFRS 5 applies to an investment, or a portion of an investment, in an associate or a joint venture that meets the criteria to be classified as held for sale; and
- On cessation of significant influence or joint control, even if an investment in an associate becomes an investment in a joint venture or vice versa, the entity does not remeasure the retained interest.

The standard is effective for annual periods beginning on or after 1 January 2013 and is applied retrospectively.

- 'IFRS 9, Financial Instruments' is the first standard issued as part of a wider project to replace IAS 39. IFRS 9 retains but simplifies the mixed measurement model and establishes two primary measurement categories for financial assets: amortised cost and fair value.

The basis of classification depends on the entity's business model and the contractual cash flow characteristics of the financial asset. The standard is effective for annual periods beginning on or after 1 January 2015.

- IFRS 10, Consolidated Financial Statements.
- IFRS 11, Joint Arrangements.
- IFRS 12, Disclosure of Interest in Other Entities.
- IFRS 13, Fair Value Measurement.

The above standards are effective for annual periods beginning on or after 1 January 2013. The Group is currently assessing the impact of these standards on future periods.

Qatar National Bank S.A.Q.
Notes to the Condensed Consolidated Interim Financial Information
For the Six Months Period Ended 30 June 2012

2. SEGMENT INFORMATION

The Group is organised into four main operating segments. The results of each of the operating segments which are being reviewed 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 2012:						
Operating Income	4,088,805	307,094	306,747	880,683	76,727	5,660,056
General and Administrative Expenses	(256,663)	(313,773)	(42,403)	(155,169)	(72,414)	(840,422)
Profit	3,110,166	28,708	271,932	667,124	38,206	4,116,136
Loans and Advances and Financing Activities	193,224,786	6,502,034	10,761,833	24,163,942	-	234,652,595
Customer Deposits and Unrestricted Investment Accounts	132,040,227	14,129,750	24,630,413	75,101,969	-	245,902,359
Total Assets	292,501,093	14,910,150	26,010,304	110,643,662	(113,257,903)	330,807,306
At 30 June 2011:						
Operating Income	2,890,965	409,485	227,761	852,698	220,184	4,601,093
General and Administrative Expenses	(192,169)	(294,380)	(11,524)	(121,358)	(32,604)	(652,035)
Profit	2,401,365	80,825	230,610	651,398	151,936	3,516,134
Loans and Advances and Financing Activities	112,328,660	7,613,855	4,171,148	26,412,624	-	150,526,287
Customer Deposits and Unrestricted Investment Accounts	112,783,065	16,796,041	11,090,121	55,610,082	-	196,279,309
Total Assets	195,607,793	17,626,433	11,656,798	90,843,779	(52,130,942)	263,603,861

Qatar National Bank S.A.Q.
Notes to the Condensed Consolidated Interim Financial Information
For the Six Months Period Ended 30 June 2012

3. LOANS AND ADVANCES AND FINANCING ACTIVITIES

	30 June 2012 (Reviewed) QR000	30 June 2011 (Reviewed) QR000	31 December 2011 (Audited) QR000
Loans and Advances and Financing Activities	237,920,747	152,530,647	196,623,399
Specific Impairment of Loans and Advances and Financing Activities	<u>(3,268,152)</u>	<u>(2,004,360)</u>	<u>(2,680,172)</u>
Net Loans and Advances and Financing Activities	<u>234,652,595</u>	<u>150,526,287</u>	<u>193,943,227</u>

The aggregate amount of non performing loans and advances and financing activities amounted to QR2,660 million or 1.1% of total loans and advances and financing activities (31 December 2011: QR2,255 million or 1.1% of total loans and advances and financing activities).

4. INVESTMENT SECURITIES

	30 June 2012 (Reviewed) QR000	30 June 2011 (Reviewed) QR000	31 December 2011 (Audited) QR000
Available-for-Sale Investment Securities	10,164,265	6,425,697	6,695,016
Held to Maturity Investment Securities	34,781,251	39,525,143	43,687,593
Total	<u>44,945,516</u>	<u>45,950,840</u>	<u>50,382,609</u>

5. FAIR VALUE RESERVE

	30 June 2012 (Reviewed) QR000	30 June 2011 (Reviewed) QR000	31 December 2011 (Audited) QR000
Cash Flow Hedges	(163,617)	(185,112)	(193,725)
Available-for-Sale Investment Securities	593,343	770,818	690,683
Total	<u>429,726</u>	<u>585,706</u>	<u>496,958</u>

6. DIVIDEND

The cash dividend in respect of the year ended 31 December 2011 of QR4.0 per share, amounting to a total of QR2,544 million was paid during the period and a bonus shares representing 10% of the share capital amounting to QR636.1 million, were approved on 29 January 2012.

7. BUSINESS COMBINATION

During the period, the Group obtained control of Al-Mansour Investment Bank (Private Joint Stock Company), incorporated in Iraq, by acquisition of additional 27.7% of its shares against cash consideration of QR425.4 million. As a result, the Group's equity interest in Al-Mansour Investment Bank increased from 23.1% to 50.8%. Goodwill of QR117.3 million has been determined on acquisition of this additional stake on a provisional basis.

Qatar National Bank S.A.Q.
Notes to the Condensed Consolidated Interim Financial Information
For the Six Months Period Ended 30 June 2012

8. CONTINGENT LIABILITIES AND OTHER COMMITMENTS

	30 June 2012 (Reviewed) QR000	30 June 2011 (Reviewed) QR000	31 December 2011 (Audited) QR000
Contingent Liabilities	50,841,418	40,811,905	50,071,384
Other Commitments	35,223,911	41,754,017	37,887,940

9. RELATED PARTIES

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 balances included:

	30 June 2012 (Reviewed) QR000	30 June 2011 (Reviewed) QR000	31 December 2011 (Audited) QR000
Statement of Financial Position Items			
Loans and advances	2,179,951	2,557,616	2,160,607
Deposits	857,703	1,294,939	1,540,042
Contingent Liabilities and Other Commitments	40,158	91,364	29,918
Statement of Income Items			
Interest and Commission Income	35,212	40,656	79,798
Interest and Commission Expense	9,043	14,931	23,576

Compensation of key management personnel is as follows:

Salaries and Other Benefits	24,360	20,564	26,188
End of Service Indemnity	493	276	586

The Group also has significant commercial transactions with the State of Qatar, which owns 50% of the Bank's outstanding shares through the Qatar Investment Authority, amounting to QR28,132 million included in loans and advances and financing activities (31 December 2011: QR32,313 million) and QR20,078 million included in customer deposits (31 December 2011: QR47,982 million).

10) CAPITAL ADEQUACY

	30 June 2012 (Reviewed) QR000	30 June 2011 (Reviewed) QR000	31 December 2011 (Audited) QR000
Total Eligible Tier 1 Capital	33,953,320	29,875,945	34,357,737
Total Eligible Tier 2 Capital	-	-	-
Total Eligible Capital	33,953,320	29,875,945	34,357,737
Risk Weighted Assets	168,817,078	138,704,181	156,382,113
Tier 1 Capital ratio	20.1%	21.5%	22.0%
Total Capital ratio	20.1%	21.5%	22.0%

Tier 1 capital includes issued capital, statutory reserve, other reserves and retained earnings.

Tier 2 capital includes risk reserve (up to 1.25% of risk weighted assets) and 45% of the fair value reserve and currency translation adjustment if the balance is positive and 100% if negative.

The minimum accepted capital adequacy ratio is 10% under Qatar Central Bank requirements and 8% under Basel Committee on Banking Supervision requirements.

11. CASH AND CASH EQUIVALENTS

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

	30 June 2012 (Reviewed) QR000	30 June 2011 (Reviewed) QR000	31 December 2011 (Audited) QR000
Cash and Balances with Central Banks	9,005,658	13,504,255	3,793,200
Due from Banks Maturing in Three months	24,881,037	37,500,121	37,610,494
Total	33,886,695	51,004,376	41,403,694

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