

# BANK NIZWA SAOG

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## Interim condensed statement of sources and uses of charity fund

30 September 2017(Un-audited)

	RO
<b>Sources of charity funds</b>	
Undistributed charity funds and total source at 1 January 2016	-
Sharia non-compliant income	16,487
Total source	<u>16,487</u>
Uses of charity funds	
Charity for welfare	10,970
Total use	<u>10,970</u>
<b>Undistributed charity funds at 30 September 2016</b>	<b><u>5,517</u></b>
Undistributed charity funds and total source at 1 October 2016	5,517
Sharia non-compliant income	29,895
Total source	<u>35,412</u>
Uses of charity funds	
Charity for welfare	17,451
Total use	<u>17,451</u>
<b>Undistributed charity funds at 31 December 2016</b>	<b><u>17,961</u></b>
Undistributed charity funds and total source at 1 January 2017	17,961
Sharia non-compliant income	35,891
Total source	<u>53,852</u>
Uses of charity funds	
Charity for welfare	24,801
Total use	<u>24,801</u>
<b>Undistributed charity funds at 30 September 2017</b>	<b><u>29,051</u></b>

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The notes on pages 7 to 16 form an integral part of this interim condensed financial information.

# BANK NIZWA SAOG

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## Notes to the interim condensed financial information

30 September 2017(Un-audited)

### 1 LEGAL STATUS AND PRINCIPAL ACTIVITIES

Bank Nizwa SAOG ("the Bank") was registered in the Sultanate of Oman as a public joint stock company under registration number 1152878 on 15 August 2012. The Bank's shares are listed on the Muscat Securities Market "MSM" and its principle place of business is in Muscat, Sultanate of Oman.

The Bank's business operations commenced on 23 December 2012 and it currently operates through eleven branches in the Sultanate under the banking license issued by the CBO on 19 December 2012.

The principal activities of the Bank are opening current, saving and investment accounts, providing Murabaha finance, Ijara financing and other Sharia compliant forms of financing as well as managing investors' money on the basis of Mudaraba in exchange for a profit share or agency in exchange for a fee, and excess profit as incentive providing commercial banking services and other investment activities.

The Bank's activities are regulated by the CBO and supervised by a Sharia Supervisory Board ("SSB") whose role is defined in Bank's Memorandum and Articles of Association.

At 30 September 2017, the Bank had 336 employees (2016: 330 employees).

The Bank's registered address is P O Box 1423, Postal Code 133, Muscat, Sultanate of Oman.

### 2 BASIS OF PREPARATION AND PRESENTATION AND SIGNIFICANT ACCOUNTING POLICIES

#### *Basis of preparation and presentation*

The interim condensed financial information of the Bank for the nine month period ended 30 September 2017 has been prepared in accordance with Financial Accounting Standards ("FAS") issued by the Accounting and Auditing Organisation for Islamic Financial Institutions ("AAOIFI"). In line with the requirement of AAOIFI, for matters that are not covered by AAOIFI standards, the Bank uses guidance from the relevant International Financial Reporting Standards ("IFRS"). Accordingly, the interim financial information has been presented in condensed form in accordance with the guidance provided by International Accounting Standard 34 – 'Interim Financial Reporting'. The interim condensed financial information do not contain all the information and disclosures required in the financial statements, and should be read in conjunction with the financial statements as at 31 December 2016. In addition, results of the nine month period ended 30 September 2017 are not necessarily indicative of the results that may be expected for the financial year ending 31 December 2017.

The interim condensed financial information is reviewed not audited. The comparatives for the interim condensed statement of financial position as of 31 December 2016 have been extracted from the audited financial statements for the year ended 31 December 2016. The comparatives for the interim condensed statement of financial position as of 30 September 2016 and the interim condensed statements of income statement, changes in owners' equity, cash flows and sources and uses of charity fund have been extracted from the reviewed interim condensed financial information for the period ended 30 September 2016.

#### *Significant accounting policies*

The accounting policies used in the preparation of the interim condensed financial information are consistent with those used in the preparation of the annual financial statements for the year ended 31 December 2016.

#### *Functional currency*

The interim condensed financial information has been presented in Rial Omani (RO) which is the functional currency of the Bank.

The interim condensed financial information has been prepared on historical cost basis, except for the measurement at fair value of certain investments carried at fair value.

#### *Accounting estimates*

The basis and the methods used for critical accounting estimates and judgments adopted in the preparation of this interim condensed financial information are the same as those applied in the preparation of the annual financial statements of the Bank for the year ended 31 December 2016.

#### *Financial risk management*

The financial risk management objective and policies adopted by the Bank are consistent with those disclosed in the financial statements of the Bank for the year ended 31 December 2016.

# BANK NIZWA SAOG

## Notes to the interim condensed financial information

30 September 2017(Un-audited)

3	CASH AND BALANCES WITH CENTRAL BANK OF OMAN	30 September	30 September	Audited
		2017	2016	31 December
		RO	RO	RO
	Cash in hand	3,778,299	4,266,832	4,783,329
	Balances with CBO	45,703,398	26,258,996	11,470,234
	Capital deposit with CBO	500,001	346,095	346,095
	<b>Total</b>	<b>49,981,698</b>	<b>30,871,923</b>	<b>16,599,658</b>

3.1 The capital deposit with the CBO cannot be withdrawn without its prior approval.

4	DUE FROM BANKS AND FINANCIAL INSTITUTIONS	30 September	30 September	Audited
		2017	2016	31 December
		RO	RO	RO
	Local banks – local currency	864,613	168,966	495,362
	Foreign banks – foreign currency	5,138,579	1,421,464	4,424,211
	<b>Total</b>	<b>6,003,192</b>	<b>1,590,430</b>	<b>4,919,573</b>

### 5 INTER-BANK WAKALA INVESTMENTS – NET

	Jointly-financed		Audited
	30 September	30 September	31 December
	2017	2016	2016
	RO	RO	RO
Local banks – local currency	1,925,005	-	34,000,065
Foreign banks – foreign currency	-	734,020	7,397,840
<b>Total</b>	<b>1,925,005</b>	<b>734,020</b>	<b>41,397,905</b>

### 6 SALES RECEIVABLES AND OTHER RECEIVABLE - NET

	30 September 2017		
	Jointly-financed	Self-financed	Total
	RO	RO	RO
Sales receivables – retail	96,536,501	1,968,406	98,504,907
Sales receivables – corporate	69,682,540	-	69,682,540
Istisna receivables – corporate	5,604,124	-	5,604,124
Ijara rent receivables - retail	104,752	-	104,752
Ijara rent receivables – corporate	375,162	-	375,162
Credit card receivables - Ijarah service (Ujrah)	768,565	-	768,565
Gross sales receivables and other receivables	173,071,644	1,968,406	175,040,050
Less:			
Deferred profit	(24,613,746)	(207,329)	(24,821,075)
General provision	(2,277,443)	(35,222)	(2,312,665)
Specific provision	(44,758)	(27,870)	(72,628)
Reserved profit	(11,905)	(701)	(12,606)
Net sales receivables and other receivables	146,123,792	1,697,284	147,821,076

# BANK NIZWA SAOG

## Notes to the interim condensed financial information

30 September 2017(Un-audited)

### 6 SALES RECEIVABLES AND OTHER RECEIVABLE – NET (continued)

	30 September 2016		
	Jointly-financed RO	Self- financed RO	Total RO
Net sales receivables and other receivables	94,196,004	1,547,121	95,743,125
	31 December 2016		
	Jointly-financed RO	Self- financed RO	Total RO
Net sales receivables and other receivables (audited)	98,399,665	1,703,668	100,103,333

### 7 FINANCIAL ASSETS AT FAIR VALUE THROUGH EQUITY

	Jointly-financed	
	Cost RO	Fair value RO
International un-listed Sukuk	4,909,065	4,910,076
International listed Sukuk	1,908,826	1,958,116
Regional listed Sukuk	2,168,148	2,138,564
Regional un-listed funds	5,054,035	5,167,930
Regional un-listed shares	334,100	334,100
Local listed Sukuk	23,253,723	23,256,500
Local listed shares	56,378	95,843
Impairment loss provision regional un-listed investments	(71,761)	(71,761)
<b>30 September 2017</b>	<b>37,612,514</b>	<b>37,789,368</b>
30 September 2016	22,532,170	22,603,699
31 December 2016 (audited)	22,175,015	22,359,510

### 8 INVESTMENT IN REAL ESTATE

This represents investment in income generating industrial real estate; where 70% of the beneficial ownership is held by the Bank for a consideration of RO 14.175 million. Subsequently, the property has been leased under a master lease agreement for a period of ten years with a fixed rental amount.

Investment in real estate has been financed from Shareholders' funds and classified as self-finance investment and not included in the Mudaraba pool (commingled pool). All profits generated and costs in relation to the investment will be for the account of the Bank only and not subject to income distribution for the unrestricted investment accountholders.

The Bank follows sales comparison and investment approach based valuation methodology and believes that the fair value of investment in real estate is not materially different from its carrying value as at 30 September 2017.

# BANK NIZWA SAOG

## Notes to the interim condensed financial information

30 September 2017(Un-audited)

### 9 IJARA MUNTAHIA BITTAMLEEK - NET

	30 September 2017		
	Jointly-financed	Self-financed	Total
	RO	RO	RO
<b>Real estate</b>			
Cost	273,906,147	11,027,700	284,933,847
Accumulated depreciation	(20,238,883)	(750,960)	(20,989,843)
<b>Net book value</b>	<b>253,667,264</b>	<b>10,276,740</b>	<b>263,944,004</b>
<b>Equipment</b>			
Cost	25,616,812	-	25,616,812
Accumulated depreciation	(9,320,785)	-	(9,320,785)
<b>Net book value</b>	<b>16,296,027</b>	<b>-</b>	<b>16,296,027</b>
<b>Total</b>			
Cost	299,522,959	11,027,700	310,550,659
Accumulated depreciation	(29,559,668)	(750,960)	(30,310,628)
<b>Net book value</b>	<b>269,963,291</b>	<b>10,276,740</b>	<b>280,240,031</b>
General provision	(3,364,633)	(102,767)	(3,467,400)
<b>Ijara Muntahia Bittamleek - net</b>	<b>266,598,658</b>	<b>10,173,973</b>	<b>276,772,631</b>
	30 September 2016		
	Jointly-financed	Self-financed	Total
	RO	RO	RO
Cost	231,737,123	8,522,820	240,259,943
Accumulated depreciation	(14,920,730)	(465,952)	(15,386,682)
<b>Net book value</b>	<b>216,816,393</b>	<b>8,056,868</b>	<b>224,873,261</b>
General provision	(2,668,164)	(80,568)	(2,748,732)
<b>Ijara Muntahia Bittamleek - net</b>	<b>214,148,229</b>	<b>7,976,300</b>	<b>222,124,529</b>
	31 December 2016		
	Jointly-financed	Self-financed	Total
	RO	RO	RO
Cost	247,766,932	8,975,680	256,742,612
Accumulated depreciation	(19,311,445)	(522,977)	(19,834,422)
<b>Net book value</b>	<b>228,455,487</b>	<b>8,452,703</b>	<b>236,908,190</b>
General provision	(2,769,898)	(84,527)	(2,854,425)
<b>Ijara Muntahia Bittamleek - net</b>	<b>225,685,589</b>	<b>8,368,176</b>	<b>234,053,765</b>

# BANK NIZWA SAOG

## Notes to the interim condensed financial information

30 September 2017(Un-audited)

### 10 EQUITY OF UNRESTRICTED INVESTMENT ACCOUNTHOLDERS

	<b>30 September 2017 RO</b>	30 September 2016 RO	31 December 2016 RO
Unrestricted investment account holders	<b>221,419,292</b>	97,104,483	157,984,717
Investment fair value reserve	<b>56,814</b>	9,751	50,181
Profit equalisation reserve	-	923,127	779,239
Investment risk reserve	<b>256,118</b>	110,626	160,124
<b>Total</b>	<b><u>221,732,224</u></b>	<u>98,147,987</u>	<u>158,974,261</u>

Unrestricted investment accounts comprise Mudaraba deposits accepted by the Bank. The funds received from equity of unrestricted investment accountholders have been commingled and jointly invested by the Bank.

### 11 PAID UP CAPITAL

The authorised share capital of the Bank is RO 300,000,000 and the issued and paid up capital is RO 150,000,000, divided into 1,500,000,000 shares of a nominal value of RO 0.100 each.

At 30 September 2017, no shareholders of the Bank owned 10% or more of the Bank's paid up capital.

### 12 OPERATING EXPENSES

	<b>Nine months ended 30 September 2017 RO</b>	Nine months ended 30 September 2016 RO	<u>Quarter ended</u>	
			<b>30 September 2017 RO</b>	30 September 2016 RO
Rent expense	<b>652,426</b>	654,649	<b>217,277</b>	219,001
Advertisement	<b>445,395</b>	495,364	<b>132,176</b>	199,454
Hardware and software maintenance	<b>510,256</b>	445,527	<b>165,207</b>	154,480
Premises expenses	<b>308,882</b>	333,676	<b>104,368</b>	110,756
Government fees	<b>132,257</b>	113,622	<b>54,291</b>	38,251
Printing and stationery	<b>70,492</b>	101,683	<b>28,472</b>	48,870
Professional and consulting charges	<b>134,399</b>	86,716	<b>43,972</b>	28,726
Board of Directors and Sharia board expenses	<b>91,860</b>	85,430	<b>22,629</b>	18,334
Others	<b>1,509,314</b>	1,574,902	<b>485,762</b>	595,932
<b>Total</b>	<b><u>3,855,281</u></b>	<u>3,891,569</u>	<b><u>1,254,154</u></b>	<u>1,413,804</u>

# BANK NIZWA SAOG

## Notes to the interim condensed financial information

30 September 2017(Un-audited)

### 13 RELATED PARTY TRANSACTIONS

In the ordinary course of business, the Bank conducts transactions with certain of its directors and/or shareholders and companies over which they have significant interest. The aggregate amounts of balances with such related parties are as follows:

<b>30 September 2017</b>	<b>Principal shareholders RO</b>	<b>Sharia Board RO</b>	<b>Senior management RO</b>	<b>Total RO</b>
Sales receivables and other receivables	336,468	16,639	106,392	459,499
Ijara Muntahia Bittamleek	1,673,062	81,702	567,264	2,322,028
Wakala Bil Istithmar	2,000,000	-	-	2,000,000
Customers' accounts	965,356	920	318,585	1,284,861
Unrestricted investment accountholders	3,685,844	1	237	3,686,082
<b>30 September 2016</b>	<b>Principal shareholders RO</b>	<b>Sharia Board RO</b>	<b>Senior management RO</b>	<b>Total RO</b>
Sales receivables	462,565	20,269	117,934	600,768
Ijara Muntahia Bittamleek	2,312,111	84,542	629,033	3,025,686
Customers' accounts	502,382	9,233	163,949	675,564
Unrestricted investment accountholders	2,531,573	7,580	980	2,540,133
<b>31 December 2016 (audited)</b>	<b>Principal shareholders RO</b>	<b>Sharia Board RO</b>	<b>Senior management RO</b>	<b>Total RO</b>
Sales receivables	419,453	19,361	120,133	558,947
Ijara Muntahia Bittamleek	1,837,778	83,835	610,529	2,532,142
Customers' accounts	612,990	1,799	200,508	815,297
Unrestricted investment accountholders	3,354,000	13	-	3,354,013

The income statement includes the following amounts in relation to transactions with related parties:

<b>Nine months ended 30 September 2017</b>	<b>Principal shareholders RO</b>	<b>Sharia Board RO</b>	<b>Senior management RO</b>	<b>Total RO</b>
Profit income	42,351	3,677	14,444	60,472
Commissions	135	-	-	135
Staff cost	-	-	708,372	708,372
Other expenses	47,400	44,460	43,826	135,686
<b>Nine months ended 30 September 2016</b>	<b>Principal shareholders RO</b>	<b>Sharia Board RO</b>	<b>Senior management RO</b>	<b>Total RO</b>
Profit income	171,708	1,817	15,057	188,582
Commission income	-	-	-	-
Staff cost	-	-	584,970	584,970
Other expenses	42,300	43,130	372,353	457,783

# BANK NIZWA SAOG

## Notes to the interim condensed financial information

30 September 2017(Un-audited)

### 14 PROFIT / (LOSS) PER SHARE BASIC AND DILUTED

The calculation of basic and diluted profit/ (loss) per share is based on the profit/ (loss) for the period attributable to owners is as follows:

	<b>30 September 2017</b>	30 September 2016
Profit/ (loss) for the period (RO)	<b>2,310,033</b>	(539,911)
Weighted average number of shares outstanding during the period	<b>1,500,000,000</b>	1,500,000,000
<b>Profit/ (loss) per share basic and diluted (RO)</b>	<b>0.002</b>	-

Profit/ (loss) per share basic and diluted has been derived by dividing profit / (loss) for the period attributable to the shareholders' by weighted average number of shares outstanding. As there are no dilutive potential shares, the diluted profit / (loss) per share is same as the basic profit / (loss) per share.

### 15 CONTINGENT LIABILITIES AND COMMITMENTS

	<b>30 September 2017 RO</b>	30 September 2016 RO	Audited 31 December 2016 RO
<b>Total contingent liabilities</b>	<b>88,198,258</b>	54,629,294	55,765,510
<b>Total commitments</b>	<b>122,449,048</b>	50,756,131	105,411,154
<b>Total contingent liabilities and commitments</b>	<b>210,647,306</b>	105,385,425	161,176,664

### 16 SEGMENT REPORTING

For management purposes, the Bank is organised into three operating segments based on business units and are as follows:

**Retail banking** offers various products and facilities to individual customers to meet everyday banking needs.

**Corporate banking** delivers a variety of products and services to corporate and SMEs customers that includes financing, accepting deposits, trade finance and foreign exchange.

**Treasury and investment banking** provides a full range of treasury products and services including money market and foreign exchange to the clients in addition to managing liquidity and market risk, in addition to asset management corporate advisory and investment products high net worth individuals and institutional clients.

Management monitors the operating results of the operating segments separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on operating profit or loss which in certain respects is measured differently from operating profit or loss in the financial statements. The costs incurred by the central functions are managed on an overall basis and are not allocated to operating segments.



# BANK NIZWA SAOG

## Notes to the interim condensed financial information

30 September 2017 (Un-audited)

### 16 SEGMENT REPORTING (CONTINUED)

Segment information is as follows:

<i>Nine months ended 30 September 2017</i>	<b>Retail banking RO</b>	<b>Corporate banking RO</b>	<b>Treasury &amp; investment RO</b>	<b>Others RO</b>	<b>Total RO</b>
<b>Operating income</b>	<b>9,700,327</b>	<b>4,678,257</b>	<b>2,145,672</b>	<b>-</b>	<b>16,524,256</b>
<b>Net profit / (loss)</b>	<b>2,163,485</b>	<b>639,936</b>	<b>(122,531)</b>	<b>(370,857)</b>	<b>2,310,033</b>
<b>Total assets</b>	<b>288,315,434</b>	<b>235,406,461</b>	<b>116,874,263</b>	<b>11,522,471</b>	<b>652,118,629</b>
<b>Total liabilities and unrestricted investment accountholders</b>	<b>180,988,552</b>	<b>305,438,841</b>	<b>17,798,529</b>	<b>18,535,504</b>	<b>522,761,426</b>
<i>Nine months ended 30 September 2016</i>	<b>Retail banking RO</b>	<b>Corporate banking RO</b>	<b>Treasury &amp; investment RO</b>	<b>Others RO</b>	<b>Total RO</b>
<b>Operating income</b>	<b>7,100,376</b>	<b>3,842,978</b>	<b>1,545,517</b>	<b>-</b>	<b>12,488,871</b>
<b>Net (loss)/ profit</b>	<b>(972,387)</b>	<b>931,721</b>	<b>(499,245)</b>	<b>-</b>	<b>(539,911)</b>
<b>Total assets</b>	<b>232,990,607</b>	<b>145,192,478</b>	<b>76,972,072</b>	<b>10,019,882</b>	<b>465,175,039</b>
<b>Total liabilities and unrestricted investment accountholders</b>	<b>150,495,934</b>	<b>149,938,472</b>	<b>25,229,035</b>	<b>13,172,322</b>	<b>338,835,763</b>

### 17 FINANCIAL INSTRUMENTS TRANSFER BETWEEN LEVEL 1, LEVEL 2 AND LEVEL 3

There were no transfers between level 1, level 2 and level 3 of the fair value hierarchy of investment securities during the period.

	<b>Level 1 RO</b>	<b>Level 2 RO</b>	<b>Level 3 RO</b>	<b>Total RO</b>
Financial assets at fair value through equity	<b>32,359,099</b>	<b>5,430,269</b>	<b>-</b>	<b>37,789,368</b>
Investment in real estate	<b>-</b>	<b>-</b>	<b>14,175,000</b>	<b>14,175,000</b>
<b>At 30 September 2017</b>	<b>32,359,099</b>	<b>5,430,269</b>	<b>14,175,000</b>	<b>51,964,368</b>
At 30 September 2016	17,242,660	19,536,039	-	36,778,699
At 31 December 2016	16,814,391	5,545,119	14,175,000	36,534,510

# BANK NIZWA SAOG

## Notes to the interim condensed financial information

30 September 2017(Un-audited)

### 18 MATURITY PROFILE OF ASSETS AND LIABILITIES

	Due on demand and up to 30 days RO	More than 1 month to 6 months RO	More than 6 months to 12 months RO	More than 1 year to 5 years RO	Over 5 years RO	Total RO
<b>30 September 2017</b>						
Total assets	80,672,083	82,935,307	46,563,761	221,895,422	220,052,056	652,118,629
Total liabilities, equity of unrestricted investment accountholders and owners' equity	26,375,002	70,565,644	78,993,208	260,061,270	216,123,505	652,118,629
Net gap	54,297,081	12,369,663	(32,429,447)	(38,165,848)	3,928,551	-
Cumulative net gap	54,297,081	66,666,744	34,237,297	(3,928,551)	-	-

	Due on demand and up to 30 days RO	More than 1 month to 6 months RO	More than 6 months to 12 months RO	More than 1 year to 5 years RO	Over 5 years RO	Total RO
<b>30 September 2016</b>						
Total assets	53,632,701	57,036,334	20,854,205	146,777,975	186,873,824	465,175,039
Total liabilities, equity of unrestricted investment accountholders and owners' equity	30,776,039	84,878,890	95,592,298	84,486,297	169,441,515	465,175,039
Net gap	22,856,662	(27,842,556)	(74,738,093)	62,291,678	17,432,309	-
Cumulative net gap	22,856,662	(4,985,894)	(79,723,987)	(17,432,309)	-	-

	Due on demand and up to 30 days RO	More than 1 month to 6 months RO	More than 6 months to 12 months RO	More than 1 year to 5 years RO	Over 5 years RO	Total RO
<b>31 December 2016 (audited)</b>						
Total assets	89,733,755	48,984,528	23,820,769	154,260,569	199,195,756	515,995,377
Total liabilities, equity of unrestricted investment accountholders and owners' equity	46,248,748	61,465,317	87,199,402	147,456,162	173,625,748	515,995,377
Net gap	43,485,007	(12,480,789)	(63,378,633)	6,804,407	25,570,008	-
Cumulative net gap	43,485,007	31,004,218	(32,374,415)	(25,570,008)	-	-

# BANK NIZWA SAOG

## Notes to the interim condensed financial information

30 September 2017(Un-audited)

### 19 CAPITAL ADEQUACY

The ratio of equity to risk weighted assets, as formulated by the Basel III, is as follows:

<b>Capital structure</b>	<b>30 September 2017 RO</b>	30 September 2016 RO	Audited 31 December 2016 RO
Tier I capital	<b>122,218,329</b>	121,094,459	121,699,129
Tier II capital	<b>6,876,168</b>	5,169,637	5,451,071
<b>Total regulatory capital</b>	<b>129,094,497</b>	126,264,096	127,150,200
<b>Risk weighted assets</b>			
Credit risk	<b>647,252,392</b>	441,263,256	482,608,895
Market risk	<b>14,751,571</b>	34,819,909	32,047,791
Operational risk	<b>32,026,755</b>	21,842,821	23,006,077
Total risk weighted assets	<b>694,030,718</b>	497,925,986	537,662,763
<b>Tier I capital ratio</b>	<b>17.61%</b>	24.32%	22.63%
<b>Total capital ratio</b>	<b>18.60%</b>	25.36%	23.65%
<b>Common equity Tier 1 (CET1)</b>	<b>122,218,329</b>	121,094,459	121,699,129
<b>Common equity Tier 1 ratio</b>	<b>17.61%</b>	24.32%	22.63%

### 20 LIQUIDITY COVERAGE RATIO

<b>Stock of HQLA</b>	<b>30 September 2017</b>	30 September 2016	31 December 2016
<b>LCR (%)</b>	<b>106.50</b>	67.08	131.55

### 21 Corresponding figures

Corresponding figures have been rearranged and reclassified, wherever necessary for the purpose of /comparison and for better presentation, the effect of which is not material.