

## INTERIM CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Notes	30 September 2011	31 December 2010	30 September 2010
		<u>SAR'000</u>	<u>SAR'000</u>	<u>SAR'000</u>
<b>ASSETS</b>		<b>(Unaudited)</b>	<b>(Audited)</b>	<b>(Unaudited)</b>
Cash and balances with SAMA		17,096,578	23,178,560	18,666,021
Due from banks and other financial institutions		8,448,421	4,688,754	9,794,601
Investments, net	5	35,315,931	33,822,441	31,667,474
Loans and advances, net	6	112,139,139	106,034,740	105,042,286
Other real estate		422,741	431,578	397,133
Property and equipment, net		1,822,870	1,862,855	1,814,189
Other assets		5,125,152	3,537,502	4,335,231
<b>Total assets</b>		<b><u>180,370,832</u></b>	<b><u>173,556,430</u></b>	<b><u>171,716,935</u></b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>				
<b>Liabilities</b>				
Due to banks and other financial institutions		12,118,595	10,636,551	12,416,035
Customer deposits	7	132,334,742	126,945,459	124,235,936
Debt securities in issue	8	-	1,873,723	1,873,636
Other liabilities		6,406,628	4,867,479	4,727,294
<b>Total liabilities</b>		<b><u>150,859,965</u></b>	<b><u>144,323,212</u></b>	<b><u>143,252,901</u></b>
<b>Shareholders' equity</b>				
Share capital		15,000,000	15,000,000	15,000,000
Statutory reserve		11,687,749	11,687,749	10,981,592
Other reserves		666,110	813,965	808,383
Retained earnings		2,157,008	610,504	1,674,059
Proposed dividends		-	1,121,000	-
<b>Total shareholders' equity</b>		<b><u>29,510,867</u></b>	<b><u>29,233,218</u></b>	<b><u>28,464,034</u></b>
<b>Total liabilities and shareholders' equity</b>		<b><u>180,370,832</u></b>	<b><u>173,556,430</u></b>	<b><u>171,716,935</u></b>

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT (UNAUDITED)

	For the three months ended 30 September		For the nine months ended 30 September	
	2011 SAR'000	2010 SAR'000	2011 SAR'000	2010 SAR'000
Special commission income	1,227,295	1,233,511	3,637,982	3,640,714
Special commission expense	163,757	173,801	523,841	540,911
<b>Net special commission income</b>	<b>1,063,538</b>	<b>1,059,710</b>	<b>3,114,141</b>	<b>3,099,803</b>
Fee and commission income, net	382,204	315,358	1,170,161	1,069,903
Exchange income, net	68,656	60,659	240,732	174,325
Trading losses, net	(1,045)	(1,746)	(3,853)	(4,577)
Gains on non-trading investments, net	47,751	52,127	80,475	108,693
Other operating income	11,453	12,053	67,422	46,685
<b>Total operating income</b>	<b>1,572,557</b>	<b>1,498,161</b>	<b>4,669,078</b>	<b>4,494,832</b>
Salaries and employee-related expenses	324,796	296,876	991,781	859,680
Rent and premises-related expenses	60,523	65,024	186,887	193,164
Depreciation	73,640	70,681	216,336	201,207
Other general and administrative expenses	158,705	147,619	485,064	473,962
Impairment charge for credit losses, net	150,939	299,779	398,696	774,927
Impairment charge for investments, net	-	-	-	(85,000)
Other operating expenses	9,678	7,421	18,810	15,867
<b>Total operating expenses</b>	<b>778,281</b>	<b>887,400</b>	<b>2,297,574</b>	<b>2,433,807</b>
<b>Net income for the period</b>	<b>794,276</b>	<b>610,761</b>	<b>2,371,504</b>	<b>2,061,025</b>
<b>Basic and diluted earnings per share for the period(in SAR)</b>	<b>0.53</b>	<b>0.41</b>	<b>1.58</b>	<b>1.37</b>

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

	For the three months ended 30 September		For the nine months ended 30 September	
	2011 SAR'000	2010 SAR'000	2011 SAR'000	2010 SAR'000
<b>Net income for the period</b>	<b>794,276</b>	<b>610,761</b>	<b>2,371,504</b>	<b>2,061,025</b>
<b>Other comprehensive income:</b>				
-Available for sale investments				
Net changes in fair value	(129,040)	328,621	(13,069)	438,589
Net changes in fair value transferred to interim condensed consolidated income statement	(59,382)	(56,092)	(97,459)	(197,746)
	<u>(188,422)</u>	<u>272,529</u>	<u>(110,528)</u>	<u>240,843</u>
-Cash flow hedges				
Net changes in fair value	(13,219)	(12,876)	(37,325)	(39,599)
Net changes in fair value transferred to interim condensed consolidated income statement	-	790	(2)	1,321
	<u>(13,219)</u>	<u>(12,086)</u>	<u>(37,327)</u>	<u>(38,278)</u>
<b>Other comprehensive income for the period</b>	<b>(201,641)</b>	<b>260,443</b>	<b>(147,855)</b>	<b>202,565</b>
<b>Total comprehensive income for the period</b>	<b>592,635</b>	<b>871,204</b>	<b>2,223,649</b>	<b>2,263,590</b>

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (UNAUDITED)

For the nine months period ended 30 September 2011 & 2010

	SAR'000						
	Share capital	Statutory reserve	Other reserves		Retained earnings	Proposed dividend	Total
			Available for sale investments	Cash flow hedges			
<b>30 September 2011</b>							
Balance at the beginning of the year	15,000,000	11,687,749	751,238	62,727	610,504	1,121,000	29,233,218
Total comprehensive income for the period	-	-	(110,528)	(37,327)	2,371,504	-	2,223,649
Final dividends paid - 2010	-	-	-	-	-	(1,121,000)	(1,121,000)
Interim dividends paid - 2011	-	-	-	-	(825,000)	-	(825,000)
Balance at the end of the period	<u>15,000,000</u>	<u>11,687,749</u>	<u>640,710</u>	<u>25,400</u>	<u>2,157,008</u>	<u>-</u>	<u>29,510,867</u>
<b>30 September 2010</b>							
Balance at the beginning of the year	15,000,000	10,981,592	485,692	120,126	513,034	1,135,000	28,235,444
Total comprehensive income for the period	-	-	240,843	(38,278)	2,061,025	-	2,263,590
Final dividends paid - 2009	-	-	-	-	-	(1,135,000)	(1,135,000)
Interim dividends paid - 2010	-	-	-	-	(900,000)	-	(900,000)
Balance at the end of the period	<u>15,000,000</u>	<u>10,981,592</u>	<u>726,535</u>	<u>81,848</u>	<u>1,674,059</u>	<u>-</u>	<u>28,464,034</u>

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

## INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS (UN-AUDITED)

For the nine months period ended 30 September 2011 and 2010

	For the nine month period ended	
	30 September 2011	30 September 2010
	SAR'000	SAR'000
<b>OPERATING ACTIVITIES</b>		
Net income for the year	2,371,504	2,061,025
Adjustments to reconcile net income to net cash from (used in) operating activities:		
Accretion of discounts and amortization of premiums on non-trading investments and debt securities in issue, net	(40,024)	(68,122)
(Gains) on non-trading investments, net	(80,475)	(108,693)
Depreciation	216,336	201,207
Impairment charge for credit losses, net	398,696	774,927
Impairment charge for investments, net	-	(85,000)
	<u>2,866,037</u>	<u>2,775,344</u>
Net (increase)/ decrease in operating assets and liabilities:		
Statutory deposit with SAMA	(461,778)	450,379
Due from banks and other financial institutions maturing after three months from date of acquisition	79,085	2,008,960
Loans and advances	(6,503,095)	697,400
Other real estate	8,837	9,999
Other assets	(1,587,650)	(1,119,717)
Due to banks and other financial institutions	1,482,044	(3,746,977)
Customers' deposits	5,389,283	(1,042,170)
Other liabilities	1,524,918	(99,155)
Net cash from (used in) operating activities	<u>2,797,681</u>	<u>(65,937)</u>
<b>INVESTING ACTIVITIES</b>		
Proceeds from sales and maturities of non-trading investments	26,234,864	19,600,311
Purchase of non-trading investments	(27,754,383)	(18,495,095)
Purchase of property and equipment, net	(176,351)	(185,239)
Net cash (used in) from investing activities	<u>(1,695,870)</u>	<u>919,977</u>
<b>FINANCING ACTIVITIES</b>		
Maturity of Debt securities in issue (Note 8)	(1,875,050)	-
Dividend and zakat paid	(1,931,769)	(2,057,844)
Net cash (used in) financing activities	<u>(3,806,819)</u>	<u>(2,057,844)</u>
Net (decrease) in cash and cash equivalents	(2,705,008)	(1,203,804)
Cash and cash equivalents at beginning of the period	20,837,007	22,445,240
Cash and cash equivalents at end of the period (Note 11)	<u>18,131,999</u>	<u>21,241,436</u>
Special commission received during the period	<u>3,563,946</u>	<u>3,615,453</u>
Special commission paid during the period	<u>568,502</u>	<u>613,860</u>
<b>Supplemental non-cash information</b>		
Net changes in fair value and cash flow hedges and transfer to interim condensed consolidated income statement	<u>(147,855)</u>	<u>202,565</u>

The accompanying notes 1 to 15 form an integral part of these interim condensed consolidated financial statements.

**NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)**  
**For the nine months period ended 30 September 2011 and 2010****1. GENERAL**

Riyad Bank (the "Bank") is a Saudi Joint Stock Company incorporated in the Kingdom of Saudi Arabia, formed pursuant to the Royal Decree and the Council of Ministers' Resolution No. 91 dated 1 Jumad Al-Awal 1377H (corresponding to 23 November 1957G). The Bank operates under commercial registration No. 1010001054 dated 25 Rabi Al-Thani 1377H (corresponding to 18 November 1957G) through its 245 branches (30 September 2010: 237) in the Kingdom of Saudi Arabia, a branch in London, United Kingdom, an agency in Houston, United States, and a representative office in Singapore. The Bank's Head Office is located at the following address:

Riyad Bank  
P.O. Box 22622  
Riyadh 11416  
Kingdom of Saudi Arabia

The objective of the Bank is to provide a full range of banking services. The Bank also provides to its customers non-interest based banking products which are approved and supervised by an independent Shariah Board established by the Bank.

**2. BASIS OF PREPARATION**

These interim condensed consolidated financial statements are prepared in accordance with the Accounting Standards for Financial Institutions promulgated by the Saudi Arabian Monetary Agency (SAMA) and IAS34 – Interim Financial Reporting. The Bank also prepares its interim condensed consolidated financial statements to comply with the Banking Control Law and the Regulations for Companies in the Kingdom of Saudi Arabia. The interim condensed consolidated financial statements do not include all information and disclosures required for the annual consolidated financial statements, and should be read in conjunction with the annual consolidated financial statements for the year ended 31 December 2010.

These interim condensed consolidated financial statements are expressed in Saudi Arabian Riyals (SAR) and are rounded off to the nearest thousands.

**3. BASIS OF CONSOLIDATION**

The interim condensed consolidated financial statements comprise the interim condensed financial statements of Riyad Bank and its subsidiaries, Riyad Capital and Ithra Riyad Real Estate Company (collectively referred to as "the Group"). The financial statements of the subsidiaries are prepared for the same reporting period as that of the Bank, using consistent accounting policies.

Subsidiaries are all entities controlled by the Bank. Control exists when the Bank has the power to govern the financial and operating policies, so as to obtain benefits from its activities, generally accompanying an ownership interest of more than one half of the voting rights.

Subsidiaries are consolidated from the date on which control is transferred to the Bank and cease to be consolidated from the date on which the control is transferred from the Bank.

Non controlling interests represent the portion of net income and net assets attributable to interests, which are not owned, directly or indirectly, by the Bank in its subsidiaries. As at 30 September 2011 and 2010, non-controlling interest is less than 1% of the Bank's subsidiaries' net assets and is owned by representative shareholders and hence, it is not presented separately in the interim condensed consolidated income statement and within equity in the interim condensed consolidated statement of financial position.

Balances between the Bank and its subsidiaries, and any income and expenses arising from intra-group transactions, are eliminated in preparing the interim condensed consolidated financial statements. Losses are eliminated in the same way as gains, but only to the extent that there is no evidence of impairment.

**4. SIGNIFICANT ACCOUNTING POLICIES**

The accounting policies used in the preparation of these interim condensed consolidated financial statements are consistent with those used in the preparation of the annual consolidated financial statements for the year ended December 31, 2010 except for the adoption of following amendments and revisions to existing standards mentioned below which has had no material financial impact on the interim condensed consolidated financial statements of the Group:

- IAS 24 Related Party Disclosures (revised 2009)

The revised IAS 24 Related Party Disclosures amends the definition of a related party and modifies certain related party disclosure requirements for government-related entities.

- IAS 34 Interim Financial Reporting

These amendments emphasises the principle in IAS 34 that the disclosure about significant events and transactions in interim periods should update the relevant information presented in the most recent annual financial report and clarifies how to apply this principle in respect of financial instruments and their fair values.

- IFRIC 13 Customer Loyalty Programmes

The amendments clarify that the fair value of award credits takes into account the amount of discounts or incentives that otherwise would be offered to customers that have not earned the award credits.

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS - continued**  
**For the nine months period ended 30 September 2011 and 2010**

**5. INVESTMENTS, NET**

Investment securities are classified as follows:

SAR 000'	30 September 2011 (Unaudited)	31 December 2010 (Audited)	30 September 2010 (Unaudited)
Investments:			
- Available for sale	15,064,583	14,288,419	13,706,920
- Held at amortised costs, other	15,202,418	18,516,547	16,926,425
- Held to maturity	5,048,930	1,017,475	1,034,129
<b>Total</b>	<b>35,315,931</b>	<b>33,822,441</b>	<b>31,667,474</b>

On September 1, 2008, the Group reclassified investments held in trading portfolio reported under its investments at fair value through income statement ("FVIS") category to the Available for sale category.

The carrying and fair value of these reclassified investments as at 30 September 2011 was SR 3,581 million (30 September 2010 was SR 3,466 million).

Had the reclassification not occurred, the interim condensed consolidated income statement for the three and nine months period ended 30 September 2011 would have included unrealised fair value losses and unrealised fair value gains on such reclassified investments amounting to SAR 113.9 million and SAR 28.4 million (30 September 2010: SAR 199.4 million).

**6. LOANS AND ADVANCES, NET**

Loans and advances are comprised of the following:

SAR 000'	30 September 2011 (Unaudited)	31 December 2010 (Audited)	30 September 2010 (Unaudited)
Consumer Loans	24,382,684	20,505,072	19,697,575
Commercial loans and overdrafts	87,532,324	85,157,107	84,774,736
Credit Cards	791,201	847,429	895,516
Performing Loans and Advances	112,706,209	106,509,608	105,367,827
Non performing loans and advances	1,811,245	1,813,485	1,949,335
Gross loans and advances	114,517,454	108,323,093	107,317,162
Allowance for impairment	(2,378,315)	(2,288,353)	(2,274,876)
<b>Loans and advances, net</b>	<b>112,139,139</b>	<b>106,034,740</b>	<b>105,042,286</b>

**7. CUSTOMER DEPOSITS**

Customer deposits are comprised of the following:

SAR 000'	30 September 2011 (Unaudited)	31 December 2010 (Audited)	30 September 2010 (Unaudited)
Demand	54,995,126	47,939,992	46,567,301
Saving	306,610	285,581	276,213
Time	72,346,870	70,081,869	70,910,336
Other	4,686,136	8,638,017	6,482,086
<b>Total</b>	<b>132,334,742</b>	<b>126,945,459</b>	<b>124,235,936</b>

**8. DEBT SECURITIES IN ISSUE**

The USD 500 million (SAR 1,875 million) Floating Euro Medium Term Note (EMTN) matured on 26 April 2011.

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS - continued**  
**For the nine months period ended 30 September 2011 and 2010**

**9. DERIVATIVES**

The table below sets out the positive and negative fair values of derivative financial instruments, together with their notional amounts. The notional amounts, which provide an indication of the volumes of the transactions outstanding at the end of the period, do not necessarily reflect the amounts of future cash flows involved. These notional amounts, therefore, are neither indicative of the Group's exposure to credit risk, which is generally limited to the positive fair value of the derivatives, nor to market risk.

	30 September 2011 (Unaudited)			31 December 2010 (Audited)			30 September 2010 (Unaudited)		
	Positive fair value	Negative fair value	Notional amount total	Positive fair value	Negative fair value	Notional amount total	Positive fair value	Negative fair value	Notional amount total
SAR 000'									
<b>Held for trading:</b>									
Commission rate swaps and futures	2,607	(2,748)	937,066	3,201	(3,256)	854,455	1,146	(1,501)	1,277,498
Forward foreign exchange contracts	2,871,878	(310,034)	95,827,008	2,241,307	(317,957)	63,149,908	2,055,229	(621,042)	64,915,942
Currency options	129,138	(129,844)	20,024,395	350,747	(350,997)	1,218,686	361,148	(361,263)	1,331,208
Commodity options	12,027	(12,027)	169,831	-	-	-	-	-	-
<b>Held as fair value hedges:</b>									
Commission rate swaps	-	(6,052)	500,000	-	(9,766)	2,661,795	27	(12,227)	1,827,938
<b>Held as cash flow hedges:</b>									
Commission rate swaps	40,531	-	1,368,000	79,065	(1,209)	1,929,011	98,861	(1,782)	1,929,040
<b>Total</b>	<b>3,056,181</b>	<b>(460,705)</b>	<b>118,826,300</b>	<b>2,674,320</b>	<b>(683,185)</b>	<b>69,813,855</b>	<b>2,516,411</b>	<b>(997,815)</b>	<b>71,281,626</b>

**10. CREDIT RELATED COMMITMENTS AND CONTINGENCIES**

The Group's credit related commitments and contingencies are as follows:

	30 September 2011 (Unaudited)	December 2010 (Audited)	September 2010 (Unaudited)
SAR 000'			
Letters of credit	14,178,846	11,287,109	10,744,437
Letters of guarantee	55,240,814	51,189,303	45,771,282
Acceptances	2,332,569	2,334,095	2,254,104
Irrevocable commitments to extend credit	9,330,035	8,630,416	10,892,471
<b>Total</b>	<b>81,082,264</b>	<b>73,440,923</b>	<b>69,662,294</b>

**11. CASH AND CASH EQUIVALENTS**

Cash and cash equivalents included in the interim condensed consolidated statement of cash flows comprise the following:

	30 September 2011 (Unaudited)	December 2010 (Audited)	September 2010 (Unaudited)
SAR 000'			
Cash and balances with SAMA excluding statutory deposit	10,497,365	17,041,125	13,023,612
Due from banks and other financial institutions maturing within three months from date of acquisition	7,634,634	3,795,882	8,217,824
<b>Total</b>	<b>18,131,999</b>	<b>20,837,007</b>	<b>21,241,436</b>



**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS - continued**  
**For the nine months period ended 30 September 2011 and 2010**

**12. OPERATING SEGMENTS**

The operating segments are managed separately based on the Group's management and internal reporting structure. The Group's primary business is conducted in Saudi Arabia with one international branch. However, the total assets, liabilities, commitments and results of operations of this branch are not material to the Group's overall consolidated financial statements and as a result have not been separately disclosed. Transactions between the operating segments are on normal commercial terms. Funds are ordinarily reallocated between segments resulting in funding cost transfers. With effect from 1 January 2011, the Bank has enhanced its internal funds transfer pricing methodology, based on best industry practice.

There are no other material items of income or expense between the operating segments.

The Group's reportable segments are as follows:

**Retail banking**

Deposit, credit and investment products for individuals and small to medium sized businesses.

**Investment banking and brokerage**

Investment management services and asset management activities related to dealing, managing, arranging, advising and custody of securities.

**Corporate banking**

Principally handling corporate customers' current accounts, deposits and providing loans, overdrafts and other credit facilities and derivative

**Treasury and investment**

Principally providing money market trading and treasury services as well as the management of the Bank's investment portfolios.

**Other**

Includes income on capital and unallocated costs pertaining to head office, finance division, human resources, technology services and other

The Group's total assets and liabilities at 30 September 2011 and 2010 and its total operating income, total operating expenses and net income for the nine months periods then ended, by operating segments, are as follows:

30 September 2011 SAR'000	Retail	Investment banking and brokerage	Corporate	Treasury and investment	Other	Total
Total assets	25,428,410	3,307	87,823,269	65,153,357	1,962,489	180,370,832
Total liabilities	43,480,520	48,666	90,570,303	15,175,021	1,585,455	150,859,965
Total operating income	1,436,078	211,038	2,097,214	231,333	693,415	4,669,078
Fee and commission income, net	322,272	212,540	646,642	(11,293)	-	1,170,161
Depreciation and amortization	98,892	-	2,673	426	114,345	216,336
Impairment charge for credit losses, net	200,590	-	198,106	-	-	398,696
Impairment charge for investments, net	-	-	-	-	-	-
Total operating expenses	900,667	96,049	342,275	32,673	925,910	2,297,574
Capital expenditure	50,459	-	1,532	33	120,848	172,872
Net income	535,411	114,989	1,754,939	198,660	(232,495)	2,371,504

30 September 2010 SAR'000	Retail	Investment banking and brokerage	Corporate	Treasury and investment	Other	Total
Total assets	20,767,590	3,337	85,278,134	63,589,435	2,078,439	171,716,935
Total liabilities	36,101,923	34,774	89,723,542	15,839,636	1,553,026	143,252,901
Total operating income	1,280,570	170,924	1,834,362	628,144	580,832	4,494,832
Fee and commission income, net	292,883	174,368	609,559	(6,907)	-	1,069,903
Depreciation and amortization	78,490	-	2,971	557	119,189	201,207
Impairment charge for credit losses, net	211,444	-	563,483	-	-	774,927
Impairment charge for investments, net	-	-	-	(85,000)	-	(85,000)
Total operating expenses	883,304	94,766	664,996	(56,465)	847,206	2,433,807
Capital expenditure	58,651	-	1,504	176	120,894	181,225
Net income	397,266	76,158	1,169,366	684,609	(266,374)	2,061,025

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS - continued  
For the nine months period ended 30 September 2011 and 2010

13. INTERIM DIVIDENDS

The Board of Directors initially approved interim dividends of SAR 825 million (2010: SAR 900 million), which was finally ratified and announced on 6 July 2011, resulting in dividends of SAR 0.55 per share (2010: SAR 0.60 per share) to the shareholders. Zakat will be determined and deducted from the shareholders' dividends at year-end.

14. CAPITAL ADEQUACY

The bank's objectives when managing capital are, to comply with the capital requirements set by SAMA; to safeguard the bank's ability to continue as a going concern; and to maintain a strong capital base.

The Bank monitors the adequacy of its capital using ratios established by SAMA. The following table summarizes the Bank's Pillar-I Risk Weighted Assets, Tier I and Tier II Capital and Capital Adequacy Ratios at top consolidated level.

SAR Millions	30 September 2011	31 December 2010	30 September 2010
<b>Risk weighted assets</b>			
Credit Risk	166,815	152,213	153,167
Operational Risk	10,845	10,212	10,039
Market Risk	844	1,360	1,499
Total Pillar-I risk weighted assets	<u>178,504</u>	<u>163,785</u>	<u>164,705</u>
<b>Eligible capital</b>			
Tier I Capital	26,980	26,249	26,296
Tier II Capital	3,284	3,737	3,026
Total Tier I & II Capital	<u>30,264</u>	<u>29,986</u>	<u>29,322</u>
Tier 1 Capital Adequacy Ratio %	15.1%	16.0%	16.0%
Total Capital Adequacy Ratio %	17.0%	18.3%	17.8%

15. COMPARATIVE FIGURES

Certain prior period figures have been reclassified to conform to current period presentation.