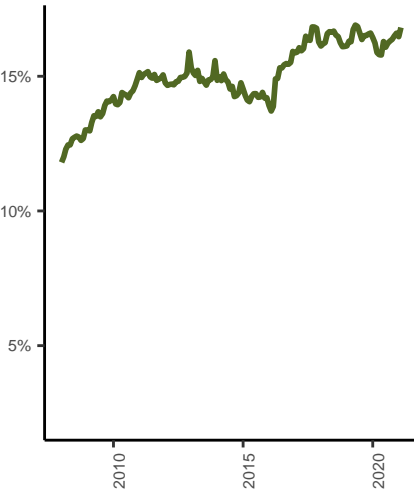
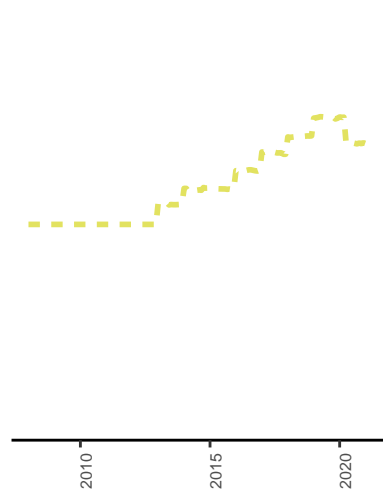


Total capital adequacy ratio



Minimum requirement



Surplus capital

