

TABLE 2: CAPITAL STRUCTURE

Balance sheet - Step 1 (Table 2(b))

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	4,602,121		4,602,121
Due from banks and other financial institutions	8,382,657		8,382,657
Investments, net	2,948,935		2,948,935
Loans and advances, net	34,254,623		34,254,623
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Property and equipment, net	792,084		792,084
Other assets	239,990		239,990
Total assets	51,220,410	0	51,220,410
Liabilities			
Due to SAMA	0		0
Due to Banks and other financial institutions	1,421,652		1,421,652
Items in the course of collection due to other banks			
Customer deposits	42,179,460		42,179,460
Trading liabilities			
Debt securities in issue			
Derivatives			
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	1,177,059		1,177,059
Subtotal	44,778,171	0	44,778,171
Paid up share capital	5,000,000		5,000,000
Statutory reserves	961,066		961,066
Other reserves	(11,712)		(11,712)
Retained earnings	591,317		591,317
Treasury shares	(113,758)		(113,758)
Employees' share plan	15,326		15,326
Minority Interest			
Proposed dividends			
Total liabilities and equity	51,220,410	0	51,220,410

TABLE 2: CAPITAL STRUCTURE

Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets				
Cash and balances at central banks	4,602,121		4,602,121	
Due from banks and other financial institutions	8,382,657		8,382,657	
Investments, net	2,948,935		2,948,935	
Loans and advances, net	34,254,623		34,254,623	
of which Collective provisions	467,373		467,373	A
Debt securities				
Equity shares				
Investment in associates				
Derivatives				
Goodwill				
Other intangible assets				
Property and equipment, net	792,084		792,084	
Other assets	239,990		239,990	
Total assets	51,220,410	0	51,220,410	
Liabilities				
Due to SAMA	0		0	
Due to Banks and other financial institutions	1,421,652		1,421,652	
Items in the course of collection due to other banks				
Customer deposits	42,179,460		42,179,460	
Trading liabilities				
Debt securities in issue				
of which Tier 2 capital instruments				B
Derivatives				
Retirement benefit liabilities				
Taxation liabilities				
Accruals and deferred income				
Borrowings				
Other liabilities	1,177,059		1,177,059	
Subtotal	44,778,171	0	44,778,171	
Paid up share capital	5,000,000		5,000,000	
of which amount eligible for CET1	5,000,000		5,000,000	H
of which amount eligible for AT1				I
Statutory reserves	961,066		961,066	
Other reserves	(11,712)		(11,712)	
Retained earnings	591,317		591,317	
Treasury shares	(113,758)		(113,758)	
Employees' share plan	15,326		15,326	
Minority Interest				
Proposed dividends				
Total liabilities and equity	51,220,410	0	51,220,410	

TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) i

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

All figures are in SAR'000

Components¹ of
regulatory capital
reported by the bank

Amounts¹
subject to
Pre - Basel
III
treatment

Source based on
reference
numbers / letters
of the balance
sheet under the
regulatory scope
of consolidation
from step 2

Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	5,000,000
2	Retained earnings	788,423
3	Accumulated other comprehensive income (and other reserves)	653,816
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	Common Equity Tier 1 capital before regulatory adjustments	6,442,239
Common Equity Tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined-benefit pension fund net assets	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	
20	Mortgage servicing rights (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22	Amount exceeding the 15% threshold	
23	of which: significant investments in the common stock of financials	
24	of which: mortgage servicing rights	
25	of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments	
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
28	Total regulatory adjustments to Common equity Tier 1	
29	Common Equity Tier 1 capital (CET1)	6,442,239
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35	of which: instruments issued by subsidiaries subject to phase out	
36	Additional Tier 1 capital before regulatory adjustments	
Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
41	National specific regulatory adjustments	
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43	Total regulatory adjustments to Additional Tier 1 capital	
44	Additional Tier 1 capital (AT1)	
45	Tier 1 capital (T1 = CET1 + AT1)	6,442,239

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TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) ii

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

All figures are in SAR'000

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		B
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Provisions	467,373	A
51	Tier 2 capital before regulatory adjustments	467,373	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	467,373	
59	Total capital (TC = T1 + T2)	6,909,612	
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
60	Total risk weighted assets	43,504,515	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.81%	
62	Tier 1 (as a percentage of risk weighted assets)	14.81%	
63	Total capital (as a percentage of risk weighted assets)	15.88%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	7.0%	
65	of which: capital conservation buffer requirement		
66	of which: bank specific countercyclical buffer requirement		
67	of which: G-SIB buffer requirement		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	6.04%	
National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials		
73	Significant investments in the common stock of financials		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	467,373	
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

TABLE 3: CAPITAL ADEQUACY

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	3,129,083	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	7,957,867	175,512
Corporates	18,362,103	1,458,615
Retail non-mortgages	10,486,196	629,057
Small Business Facilities Enterprises (SBFE's)	101,835	6,107
Mortgages		-
Residential	1,222,761	97,793
Commercial	5,123,689	409,895
Securitized assets	-	-
Equity	2,348,672	43,636
Others	2,927,754	82,394
Past Dues	515,602	4,713
Total	52,175,562	2,907,722

TABLE 3: CAPITAL ADEQUACY

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach		-	11,976	-	11,976

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
Basic indicator approach;	312,419

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	15.88%	14.81%



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:		
SAMA and Saudi Government	3,129,083	2,732,718
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	8,187,464	9,059,105
Corporates	23,670,564	22,571,694
Retail non-mortgages	10,486,196	9,780,377
Small Business Facilities Enterprises (SBFE's)	511,005	492,214
Mortgages		
Residential	1,222,761	1,261,356
Commercial	5,123,689	4,777,877
Securitized assets	-	-
Equity	2,348,672	2,027,181
Others	2,927,754	2,999,556
Past dues	515,602	505,383
Total	58,122,790	56,207,461

NOTE: Average exposure represents average of four quarter end positions.

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	Total
Sovereigns and central banks:							
SAMA and Saudi Government	3,129,083						3,129,083
Others	-						-
Multilateral Development Banks (MDBs)	-						-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	5,387,398	2,581,756	202,304			16,006	8,187,464
Corporates	23,621,437	49,127					23,670,564
Retail non-mortgages	10,486,196						10,486,196
Small Business Facilities Enterprises (SBFE's)	511,005						511,005
Mortgages	-						
Residential	1,222,761						1,222,761
Commercial	5,123,689						5,123,689
Securitized assets	-						-
Equity	2,348,672						2,348,672
Others	2,502,963	19,429	132,083	118,187	68,665	86,427	2,927,754
Past Dues	515,602						515,602
Total	54,848,806	2,650,312	334,387	118,187	68,665	102,433	58,122,790

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Industry sector												
	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks:													
SAMA and Saudi Government	3,129,083												3,129,083
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		8,187,464											8,187,464
Corporates	10,543		505,210	5,126,352	1,275,000	664,307	3,556,846	4,746,279	684,965	3,394,797	-	3,706,265	23,670,564
Retail non-mortgages											10,486,196		10,486,196
Small Business Facilities Enterprises (SBFE's)	-	-	1,793	372,647	-	3,340	60,060	17,508	3,399	17,758		34,500	511,005
Mortgages													
Residential											1,222,761		1,222,761
Commercial	-	-	-				5,123,689						5,123,689
Securitized assets													-
Equity	1,803,222	6,880	18,019	32,512	10,908	-	14,834	27,403	18,571	34,310		382,013	2,348,672
Others	-	-	-	-	-	-	-	-	-	-	-	2,927,754	2,927,754
Past Dues		90,923		45,864	-	-	74,698	101,744	-	224	139,024	63,125	515,602
Total	4,942,848	8,285,267	525,022	5,577,375	1,285,908	667,647	8,830,127	4,892,934	706,935	3,447,089	11,847,981	7,113,657	58,122,790

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Maturity breakdown									
	Less than 8 days	8-30 days	30-90 days	90-180 days	180-360 days	1-3 years	3-5 years	No Maturity	Over 5 years	Total
Sovereigns and central banks:										
SAMA and Saudi Government	619,982	2,509,101	-	-	-	-	-	-	-	3,129,083
Others										-
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	2,386,727	3,216,625	731,044	703,587	865,812	221,853	61,816	-	-	8,187,464
Corporates	923,880	1,776,651	3,091,907	6,961,033	6,828,683	3,611,589	360,141	-	116,680	23,670,564
Retail non-mortgages	190,732	44,579	511,339	832,048	1,599,318	4,936,463	2,354,254	-	17,463	10,486,196
Small Business Facilities Enterprises (SBFE's)	5,077	14,679	49,019	94,039	112,846	185,095	43,076	-	7,174	511,005
Mortgages										-
Residential	10,592	2,245	25,606	39,770	82,497	313,550	283,460	-	465,041	1,222,761
Commercial	36,721	151,227	1,523,140	1,840,767	1,494,747	63,950	13,137	-	-	5,123,689
Securitized assets										-
Equity	601,337	701,464	500,422	-	-	-	-	545,449	-	2,348,672
Others	1,897,829	-	-	-	-	-	-	1,029,925	-	2,927,754
Past dues	-	-	-	-	7,114	-	2,565	505,923	-	515,602
Total	6,672,877	8,416,571	6,432,477	10,471,244	10,991,017	9,332,500	3,118,449	2,081,297	606,358	58,122,790

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Impaired Loans, Past Due Loans and Allowances (Table 4, (f))

Industry sector	Impaired loans	Defaulted	Aging of Past Due Loans (days)				Specific allowances			General allowances
			Less than 90	90-180	180-360	Over 360	Charges during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-								
Banks and other financial institutions	-	-								
Agriculture and fishing	-	-	-	-	-	-	-	-	-	8,753
Manufacturing	135,947	45,864	21,714	-	31,431	14,433	14,276	-	54,239	78,135
Mining and quarrying	-	-	-	-	-	-		-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-		-	-	8,686
Building and construction	74,698	74,698	21,258	-	18,379	56,319	8,562	-	65,239	117,456
Commerce	101,744	101,744	247,778	-	24,622	77,122	11,879	-	89,490	71,530
Transportation and communication	-	-	-	-	-	-			-	8,569
Services	224	178	74,109	-	-	178	(2,766)	-	224	43,349
Consumer loans and credit cards	139,024	138,664	263,062	38,941	48,222	51,501	56,079	(39,566)	125,815	65,185
Others	63,125	63,125	95,779	-	2,565	60,559	1,286	-	61,845	65,710
Total	514,762	424,273	723,700	38,941	125,219	260,112	89,316	(39,566)	396,852	467,373

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Impaired Loans, Past Due Loans And Allowances (Table 4, (g))

Geographic area	Impaired loans	Aging of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-180	180-360	Over 360		
Saudi Arabia	514,762	723,700	38,941	125,219	260,112	396,852	467,373
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	514,762	723,700	38,941	125,219	260,112	396,852	467,373

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))

Particulars	Specific allowances	General allowances
Balance, beginning of the year	347,102	477,996
Charge-offs taken against the allowances during the period	(39,566)	-
Amounts set aside (or reversed) during the period	68,995	9,698
Transfers between allowances	20,321	(20,321)
Balance, end of the year	396,852	467,373

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

Particulars	Risk buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:										
SAMA and Saudi Government	3,129,083									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		5,954,245		2,212,376				20,844		
Corporates				210,772		23,459,792				
Retail non-mortgages					10,486,196					
Small Business Facilities Enterprises (SBFE's)					511,005					
Mortgages										
Residential						1,222,761				
Commercial						5,123,689				
Securitized assets										
Equity	1,803,223					545,449				
Others	1,897,829					1,029,925				
Past Dues						506,603	8,999			
Total	6,830,135	5,954,245	-	2,423,148	10,997,201	31,888,219	29,843			

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH		
Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))		
Portfolios	Covered by	
	Eligible financial collateral *	Guarantees / credit derivatives *
Sovereigns and central banks:		
SAMA and Saudi Government		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms		
Corporates	542,612	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	352,849	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	895,461	

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	-	-	11,976	-	11,976

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Value Of Investments (Table 13, (b))					
	Un-quoted investments		Quoted investments		
	Value disclosed in Financial Statements	Fair value	Value disclosed in Financial Statements	Fair value	Publicly quoted share values (if materially different from fair value)
Investments	157,500	157,500	387,950	387,950	

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	6,880	
Agriculture and fishing	18,019	
Manufacturing	32,512	
Mining and quarrying	10,908	
Electricity, water, gas and health services		
Building and construction	14,834	
Commerce	27,403	
Transportation and communication	18,571	
Services	34,310	
Others	224,513	157,500
Total	387,950	157,500

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK	
Gains / Losses Etc. (Table 13, (d) and (e))	
Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	(34,490)
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	
Latent revaluation gains (losses) included in Capital*	

*Not applicable to KSA to date

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Capital Requirements (Table 13, (f))	
Equity grouping	Capital requirements
Government and quasi government	-
Banks and other financial institutions	550
Agriculture and fishing	1,442
Manufacturing	2,601
Mining and quarrying	873
Electricity, water, gas and health services	-
Building and construction	1,187
Commerce	2,192
Transportation and communication	1,486
Services	2,745
Others	30,562
Total	43,637

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)	
200bp interest rate shocks for currencies with more than 5 % of Assets or Liabilities	
Rate Shocks	Change in earning
Upward rate shocks:	10,888,122
Downward rate shocks:	(10,888,122)