

Deutsche Bank Johannesburg

Pillar 3 Disclosure

Passion to Perform

Pillar 3 Quarterly Disclosure
March 2015

	<u>R'000</u>	<u>%</u>	
Common Equity Tier 1 Capital			
Paid in capital	884,639		
Retained earnings	380,833		
Other qualifying reserves	4,077		
Deductions:			
Deferred tax assets (tax losses)	-21,655		
Total qualifying CET 1	<u>1,247,894</u>	25.45%	
Tier 2 Capital			
General allowance for credit impairment	<u>11,925</u>		
Total qualifying Tier 2 Capital	<u>11,925</u>	0.24%	
Total Qualifying Capital and Reserves	<u>1,259,819</u>	25.70%	
Minimum Required Capital (per risk type)			
	<u>Pillar 1 (8%)</u>	<u>Pillar 2a (2%)</u>	<u>Total (10%)</u>
Credit risk	213,641	53,410	267,051
Counterparty credit risk	140,968	35,242	176,210
Operational risk	23,917	5,979	29,896
Market risk	5,923	1,481	7,404
Other	7,764	1,941	9,705
Total Minimum Required Capital	<u>392,213</u>	<u>98,053</u>	<u>490,266</u>

