

Deutsche Bank Johannesburg

Pillar 3 Disclosure

Passion to Perform

Pillar 3 Quarterly Disclosure December 2014

	<u>R'000</u>	<u>%</u>
Common Equity Tier 1 Capital		
Paid in capital	884 639	
Retained earnings	368 289	
Other qualifying reserves	4 558	
Deductions:		
Deferred tax assets (tax losses)	-21 501	
Total qualifying CET 1	<u>1 235 985</u>	30.81%
Tier 2 Capital		
General allowance for credit impairment	<u>10 728</u>	
Total qualifying Tier 2 Capital	<u>10 728</u>	0.27%
Total Qualifying Capital and Reserves	<u>1 246 713</u>	31.08%

Minimum Required Capital (per risk type)	<u>Pillar 1 (8%)</u>	<u>Pillar 2a (2%)</u>	<u>Total (10%)</u>
Credit risk	128 039	32 010	160 049
Counterparty credit risk	154 721	38 680	193 401
Operational risk	23 917	5 979	29 896
Market risk	5 784	1 446	7 230
Other	8 450	2 112	10 562
Total Minimum Required Capital	<u>320 911</u>	<u>80 227</u>	<u>401 138</u>

