

Deutsche Bank Johannesburg

Pillar 3 Disclosure

Passion to Perform

Pillar 3 Quarterly Disclosure
December 2015

	<u>R'000</u>	<u>%</u>	
Common Equity Tier 1 Capital			
Paid in capital	1,050,939		
Retained earnings	377,201		
Other qualifying reserves	-		
Deductions:	-61,221		
Total qualifying CET 1	<u>1,366,919</u>	12.30%	
Tier 2 Capital			
General allowance for credit impairment	22,981		
Total qualifying Tier 2 Capital	<u>22,981</u>	0.21%	
Total Qualifying Capital and Reserves	<u>1,389,900</u>	12.50%	
Minimum Required Capital (per risk type)			
	<u>Pillar 1 (8%)</u>	<u>Pillar 2a (2%)</u>	<u>Total (10%)</u>
Credit risk	178,193	44,548	222,741
Counterparty credit risk	675,128	168,782	843,910
Operational risk	19,406	4,851	24,257
Market risk	5,496	1,374	6,870
Other	11,172	2,793	13,965
Total Minimum Required Capital	<u>889,395</u>	<u>222,348</u>	<u>1,111,743</u>

