

Deutsche Bank Johannesburg

Pillar 3 Disclosure

Passion to Perform

Pillar 3 Quarterly Disclosure
March 2016

	<u>R'000</u>	<u>%</u>
Common Equity Tier 1 Capital		
Paid in capital	1,050,939	
Retained earnings	401,028	
Other qualifying reserves	-	
Deductions:	-76,675	
Total qualifying CET 1	<u>1,375,292</u>	19.88%
Tier 2 Capital		
General allowance for credit impairment	17,475	
Total qualifying Tier 2 Capital	<u>17,475</u>	0.25%
Total Qualifying Capital and Reserves	<u>1,392,767</u>	20.14%

Minimum Required Capital (per risk type)	<u>Pillar 1</u> (8%)	<u>Pillar 2a</u> (1.75%)	<u>Capital</u> <u>consevation</u> <u>buffer</u> (0.625%)	<u>Total</u> (10.375%)
Credit risk	265,419	58,060	20,736	344,215
Counterparty credit risk	246,511	53,924	19,259	319,694
Operational risk	19,406	4,245	1,516	25,167
Market risk	1,358	297	106	1,761
Other	20,627	4,512	1,611	26,750
Total Minimum Required Capital	<u>553,321</u>	<u>121,038</u>	<u>43,228</u>	<u>717,587</u>

