



# Deutsche Bank Johannesburg

## Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure  
September 2016

|  | <u>R'000</u>     | <u>%</u> |
|--|------------------|----------|
| <b>Common Equity Tier 1 Capital</b>          |                  |          |
| Paid in capital                              | 884,639          |          |
| Retained earnings                            | 401,028          |          |
| Other qualifying reserves                    | -                |          |
| Deductions:                                  | -69,387          |          |
| <b>Total qualifying CET 1</b>                | <u>1,216,280</u> | 21.97%   |
| <b>Tier 2 Capital</b>                        |                  |          |
| General allowance for credit impairment      | 39,130           |          |
| <b>Total qualifying Tier 2 Capital</b>       | <u>39,130</u>    | 0.71%    |
| <b>Total Qualifying Capital and Reserves</b> | <u>1,255,410</u> | 22.67%   |

| <b>Minimum Required Capital (per risk type)</b> | <u>Pillar 1</u><br>(8%) | <u>Pillar 2a</u><br>(1.75%) | <u>Capital</u><br><u>Conservation</u><br><u>Buffer</u><br>(0.625%) | <u>Total</u><br>(10.375%) |
|---|-------------------------|-----------------------------|--|---------------------------|
| Credit risk                                     | 144,054                 | 31,512                      | 11,254   | 186,820                   |
| Counterparty credit risk                        | 257,438                 | 56,315                      | 20,112   | 333,865                   |
| Operational risk                                | 26,797                  | 5,862                       | 2,093  | 34,752                    |
| Market risk                                     | 4,990                   | 1,092                       | 390  | 6,472                     |
| Other   | 9,703                   | 2,123                       | 758  | 12,584                    |
| <b>Total Minimum Required Capital</b>           | <u>442,982</u>          | <u>96,904</u>               | <u>34,607</u>  | <u>574,493</u>            |