



## PILLAR III PUBLIC DISCLOSURE AS AT 30 SEPTEMBER 2012

The Bank's regulatory capital position as at 30 September 2012 was as follows:

	30 September 2012 R'000	30 September 2011 R'000
<b>Net qualifying capital and reserves</b>		
<b>Primary capital</b>	845 112	845 112
Share capital	2 070	2 070
Share premium	525 709	525 709
Appropriated retained earnings	317 333	317 333
Prescribed deductions against capital and reserve funds	-56 791	-50 635
<b>Total qualifying capital and reserves</b>	<b>788 321</b>	794 477
<b>Non qualifying capital and reserves</b>	<b>909 072</b>	392 793
Retained earnings not formally appropriated	852 281	342 158
Prescribed deductions against capital and reserve funds	56 791	50 635
<b>Total capital and reserves</b>	<b>1 697 393</b>	<b>1 187 270</b>

<b>Risk-weighted exposure</b>	<b>Capital requirement 30 September 2012 R'000</b>	<b>Risk weighted exposure 30 September 2012 R'000</b>	<b>Capital requirement 30 September 2011 R'000</b>	<b>Risk weighted exposure 30 September 2011 R'000</b>
<b>Credit risk</b>				
Retail bank, corporate bank and central treasury	82 208	865 348	59 335	624 583
<b>Operational risk</b>				
Retail bank, corporate bank and central treasury	103 426	1 088 690	73 355	772 153
<b>Market risk</b>				
Retail bank, corporate bank and central treasury	2 405	25 313	3 141	33 063
<b>Equity risk</b>				
Retail bank, corporate bank and central treasury	249	2 624	186	1 963
<b>Other assets</b>	170 921	1 799 168	83 789	881 986
<b>Total</b>	<b>359 209</b>	<b>3 781 143</b>	219 806	2 313 748

### Capital ratios

Total capital adequacy ratio	20.85%	34.34%
Total primary capital adequacy ratio	20.85%	34.34%

None of the exposure at 30 September 2012 were subject to rapid or material change.