

ANNEXURE – PILLAR 3 DISCLOSURES

	Capital requirements		Capital position	
	2011	2010	2011	2010
Credit	118 785	133 556	1 250 372	1 405 861
Sovereign	–	–	–	–
Banks	45 185	77 133	475 641	811 931
Security Firms	16 105	19 861	169 523	209 061
SME Corporate	–	1 276	–	13 435
Retail	57 495	35 286	605 208	371 434
Operational	92 845	92 249	977 313	971 047
Market	21 655	23 537	227 945	247 762
Equity	160	187	1 686	1 970
Other	21 495	23 350	226 259	245 792
Total risk weighted assets	233 285	249 342	2 455 630	2 624 670

Monthly/Daily Average Credit Exposure		Capital requirements		Capital position	
		2011	2010	2011	2010
Banks	Daily average	45 143	77 129	475 185	811 881
Security Firms	Daily average	16 105	19 861	169 523	209 061
SME Corporate Retail	Monthly average	57 425	36 997	604 471	389 437
		118 673	133 987	1 249 179	1 424 364

2011	0–30 days	30–90 days	90–180 days	180–365 days	>365 days	Total
Cash and cash balances	369 326	–	–	–	–	369 326
Investments	255 503	463 164	218 493	587 888	438 519	1 963 567
Trade receivables and other assets (excluding prepayments)	24 160	–	–	6 841	–	31 001
	648 989	463 164	218 493	594 729	438 519	2 363 894

2010	0–30 days	30–90 days	90–180 days	180–365 days	>365 days	Total
Cash and cash balances	594 540	–	–	–	–	594 540
Investments	749 396	152 595	293 665	735 789	74 528	2 005 973
Trade receivables and other assets (excluding prepayments)	45 184	–	–	1 631	–	46 815
	1 389 120	152 595	293 665	737 420	74 528	2 647 328



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