

PUBLIC QUANTITATIVE INFORMATION FOR QUARTER 4

ENDED 29 FEBRUARY 2012

R'000

1) The Bank's Primary Capital	R442 928
The Bank's Primary Capital Adequacy Ratio	18.46%
2) The Bank's Total Capital	R446 053
The Bank's Total Capital Adequacy Ratio	18.59%
3) The Components of Capital	
- Primary Capital	R442 928
- Secondary Capital	R3 125
- Total Qualifying Capital	R446 053
4) Total Required Amount of Capital and Reserve Funds @ 9.50%	R227 927
5) Any Risk Exposure or other item that is subject to rapid or material change	
- Credit Risk	R1 268 751
- Operational	R998 628
- Market	R2 138
- Equity	R2 550
- Other	R127 168
- Total	R2 399 235