

NAMIBIAN BANKING INDUSTRY COMPUTATION OF CAPITAL BASE (RWCR 1) QUARTERLY FIGURES FOR THE YEAR 2012

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Consistents of Capital Line no 31-asr 30-bas 30-bas 31-bas Part 1 Contract 1 20.87 20.882	Constituents of Capital					
Padd or drom y shares 1 22.222 22.222 22.242 22.241 Brade predinting decision and the spectral protein spectra protein spectral protein spectral protei		Line no	31-Mar	30-Jun	30-Sep	31-Dec
Package non-controllation perpenditure preference afters 2 .	TIER 1 CAPITAL					
Since prevint 3 1.791/090 1.	Paid-up ordinary shares	1	23,822	23,822	23,822	23,841
Balance profety (commutated losses) 1.330,702 1.330,702 1.330,702 1.330,702 General Besserve 5 2,546,27 2,200,317 3,200,407	Paid-up non-cumulative perpetual preference shares	2	-	-	-	-
General Reserves 6 2,194.427 2283.741 2283.742 Sub-Total Sum of Line Ren 1 to 7 6 5,270,010 5,68,238 Sub-Total Sum of Line Ren 1 to 7 6 5,270,010 5,68,238 Debut Coordination and Line Ren 1 to 7 5,68,238 5,568,238 Coordination Coordination Ren 1 to 7 5,68,238 7,558,238 Coordination Coordination Ren 1 to 7 5,68,238 7,7554 173,274 Coordination Coordination Ren 1 to 7 5,68,238 177,554 173,274 Coordination Ren 1 to 7 5,68,238 177,554 173,274 Coordination Ren 1 to 7,755 173,274 177,554 173,274 Coordination Ren 1 to 7,757 173,274 177,554 173,274 Coordination Ren 1 to 7,757 173,274 177,554 177,574 177,574 Coordination Ren 1 to 7,757 173,274 177,574 177,574 177,574 177,574 177,574 177,574 177,575 177,575 177,575 177,575 177,575 177,575 177,575 177,575 177,575 177,575	Share premium	3	1,791,099	1,791,099	1,791,099	1,912,574
Monory interests (consistent with the above capatic constraints) 7 . </td <td>Retained profits/(accumulated losses)</td> <td>4</td> <td>1,290,662</td> <td>1,605,099</td> <td>1,595,704</td> <td>1,346,202</td>	Retained profits/(accumulated losses)	4	1,290,662	1,605,099	1,595,704	1,346,202
Sub-Task (Sam of Lone Rens 10 7) 8 5.700.010 570	General Reserves	5	2,164,427	2,283,631	2,283,754	2,285,721
Datable Cooksell related to consultated substitutes, substitute 9 334.460 327.801 177.654 173.274 Decide Towestment in unconsolitated banking & funncial unables/ comparison 10 .			-	-	-	-
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Eligible short-term subordinated debt (see Note 2) 31 -						
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Tier 1 available for market risk 33 1,777,665 2,118,131 2,106,820 2,034,245 ELIGIBLE TIER 3 CAPITAL (See Note 3) 34 - <td></td> <td></td> <td>-</td> <td>-</td> <td>•</td> <td>-</td>			-	-	•	-
ELIGIBLE TIER 3 CAPITAL (See Note 3) 34 - - - ELIBLE TIER 2 and TIER 3 CAPITAL (See Note 4) 35 1,617,740 1,394,947 1,266,756 1,658,628 TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35) 36 6,553,281 6,770,707 6,783,481 7,053,692 COMPUTATION OF RISK -WEIGHTED ASSETS - - - - - 1. Credit Risk: Standardised Approach - - - - - Total Risk-Weighted Amount for Credit Risk 37 40,019,394 41,254,334 43,804,645 2. Operational Risk: (see Note 5): - - -		-				
ELIBLE TIER 2 and TIER 3 CAPITAL (see Note 4) 35 1,617,740 1,394,947 1,266,756 1,658,628 TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35) 36 6,553,281 6,770,707 6,783,481 7,053,692 COMPUTATION OF RISK -WEIGHTED ASSETS -			1,777,665	2,118,131	2,106,820	2,034,245
TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35) 36 6,553,281 6,770,707 6,783,481 7,053,692 COMPUTATION OF RISK -WEIGHTED ASSETS Image: Computation of Risk: Standardised Approach Image: Computation of Credit Risk			-	-	-	-
COMPUTATION OF RISK -WEIGHTED ASSETS Image: Compute the system of the						
1. Credit Risk: Standardised Approach Image: Constraint of the image: Constrainto	TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35)	36	6,553,281	6,770,707	6,783,481	7,053,692
1. Credit Risk: Standardised Approach Image: Constraint of the image: Constrainto						
Total Risk-Weighted Amount for Credit Risk 37 40,019,394 41,254,334 43,286,554 43,804,645 2. Operational Risk: (see Note 5): 43,286,554 43,804,645						
2. Operational Risk: (see Note 5):						
		37	40,019,394	41,254,334	43,286,554	43,804,645
2 (a). Basic Indicator Approach : Calibrated risk-weighted amount 38						
	2 (a). Basic Indicator Approach : Calibrated risk-weighted amount	38	-	-	-	-

39	5,093,128	5,283,224	5,426,374	4,207,053
40	5,093,128	5,283,224	5,426,374	4,207,053
41	274,602	267,271	523,515	256,368
42	45,387,125	46,804,828	49,236,443	48,268,067
43	14.4%	14.5%	13.8%	14.6%
44	10.9%	11.5%	11.2%	11.2%
45	3.6%	3.0%	2.6%	3.4%
46	0.0%	0.0%	0.0%	0.0%
47				
48	14.4%	14.5%	13.8%	14.6%
49	61,757,559	63,323,169	65,375,569	67,511,723
50	8.0%	8.5%	8.4%	8.0%
	40 41 42 43 43 44 45 46 46 47 48 49	40 5,093,128 41 274,602 42 45,387,125 43 14.4% 44 10.9% 44 0.0% 46 0.0% 47 48 49 61,757,559	40 5,093,128 5,283,224 41 274,602 267,271 42 45,387,125 46,804,828 43 14.4% 14.5% 44 10.9% 11.5% 45 3.6% 3.0% 46 0.0% 0.0% 47	40 5,093,128 5,283,224 5,426,374 41 274,602 267,271 523,515 42 45,387,125 46,804,828 49,236,443 43 14.4% 14.5% 13.8% 44 10.9% 11.5% 11.2% 45 3.6% 3.0% 2.6% 46 0.0% 0.0% 0.0% 47

Note 1: All banking institutions shall treat and report unaudited profits in accordance with the provisions of BID-5

Note 2: Only available to cover a portion of the banking institution's capital charge for market risk Note 3: Limited to 250% of Tier 1 capital available to support market risk Note 4: The sum of eligible Tier 2 and Tier 3 capital shall not exceed 100% of eligible Tier 1 capital Note 5: Only complete the Operational Risk approach which is applicable to your institution