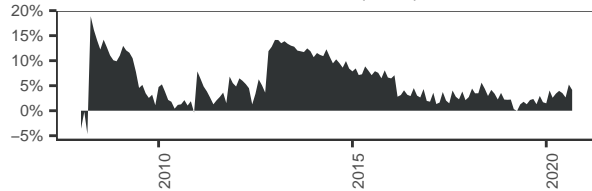


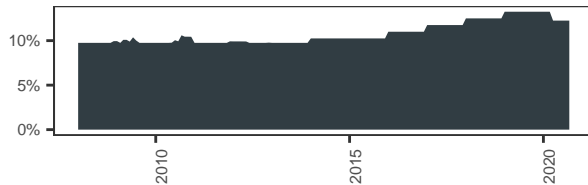
CAPITEC BANK: Minimum required capital and reserve funds



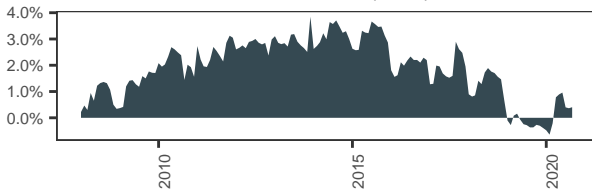
CAPITEC BANK: Surplus capital



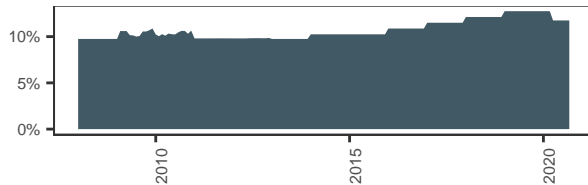
FIRSTRAND BANK: Minimum required capital and reserve funds



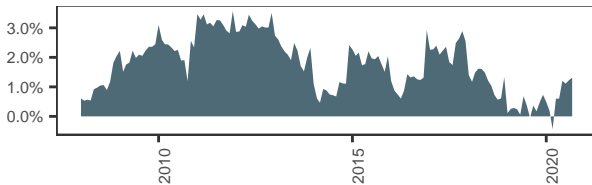
FIRSTRAND BANK: Surplus capital



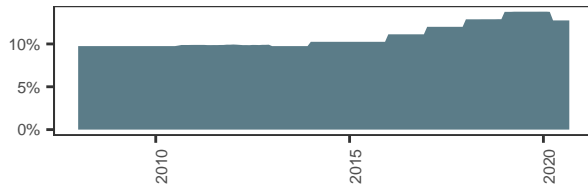
NEDBANK: Minimum required capital and reserve funds



NEDBANK: Surplus capital



STANDARD BANK: Minimum required capital and reserve funds



STANDARD BANK: Surplus capital

