

BUILDING SOCIETIES																				
INDUSTRY FIGURES FOR 2012																				
MONTHLY CAPITAL COMPUTATION																				
(Figures in K' million)	Dec 12	Nov 12	Oct 12	Sep 12	Aug 12	Jul 12	Jun 12	May 12	Apr 12	Mar 12	Feb 12	Jan 12	Dec 11	Nov 11	Oct 11	Sep 11	Aug 11	Jul 11		
I. PRIMARY (TIER 1) CAPITAL																				
Paid-up Capital	68,133	68,132	68,132	68,132	68,132	68,132	68,132	68,132	68,132	68,132	60,146	60,146	60,146	60,230	60,231	60,231	60,231	60,231		
Share Premium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Retained earnings	-23,760	-23,589	-23,767	-23,513	-13,011	-13,220	-13,739	-15,667	-9,859	-11,654	-11,607	-11,183	-11,774	-12,253	-11,987	-12,475	-9,384	-9,645		
General reserves	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	2,377	900	
Statutory reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other Reserves	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Minority interests in subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total Reserves	-21,383	-21,212	-21,390	-21,136	-10,634	-10,843	-11,362	-13,290	-7,482	-9,277	-9,230	-8,806	-9,397	-9,876	-9,610	-10,098	-8,484	-8,745		
Sub total	46,750	46,920	46,742	46,996	57,498	57,289	56,770	54,842	60,650	58,855	50,916	51,340	50,749	50,354	50,621	50,133	51,747	51,486		
Deduct:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Goodwill and other intangible assets	7,498	7,498	7,498	7,498	1,107	7,498	7,498	7,498	7,498	2,148	2,148	2,148	2,148	2,148	1,107	1,107	1,107	1,107		
Investments in unconsolidated subsidiaries and associates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Lending of a capital nature to subsidiaries and associates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Holding of other banks on financial institutions capital instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Assets pledged to secure liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Sub total (A)	7,498	7,498	7,498	7,498	7,498	7,498	7,498	7,498	7,498	2,148	2,148	2,148	2,148	2,148	1,107	1,107	1,107	1,107		
Other adjustments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Unrealised exchange gains	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Provision for loan losses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Assets of Little or no realisable value	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other adjustments	0	0	0	8,309	8,309	8,309	8,309	8,309	8,309	8,309	6,569	6,569	6,569	6,569	6,569	6,569	6,569	6,569		
Statutory Penalties																				
Provision for mortgages and loan losses																				
Provision for interest and penalties on unpaid taxes																				
Unqualifying Debt Capital																				
Total Other Adjustments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Sub total (A) + (B)	7,498	7,498	7,498	15,807	15,807	15,807	15,807	15,807	15,807	10,457	8,717	8,717	8,717	8,717	7,676	7,676	7,676	7,676		
TOTAL PRIMARY CAPITAL	39,252	39,422	39,244	31,189	41,691	41,482	40,963	39,035	44,843	48,398	42,199	42,623	42,032	41,637	42,945	42,457	44,071	43,810		
MINIMUM REQUIRED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
(Larger of K 2000 Million or 5% of risk based assets)	22,085	12,978	12,861	12,788	12,721	12,560	12,566	12,694	12,652	11,422	11,909	11,905	11,899	6,000	11,899	11,869	11,821	11,715		
EXCESS (DEFICIENCY)	17,167	26,444	26,383	18,401	28,970	28,922	28,397	26,341	32,191	36,976	30,290	30,718	30,133	35,637	31,046	30,588	32,250	32,095		
II. SECONDARY (TIER 2) CAPITAL																				
Eligible preferred shares	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Eligible subordinated term debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Eligible loan stock/capital	0	0	0	0	0	0	0	0	1,823	1,823	1,823	1,823	1,878	2,098	2,328	2,373	4,446	4,529		
Revaluation reserves (40%)	13,994	13,994	13,994	13,994	23,586	23,586	23,586	23,586	23,186	23,186	18,960	18,960	18,960	19,141	19,141	19,141	19,141	19,141		
Other (Specify)	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
TOTAL SECONDARY CAPITAL	13,993	13,994	13,994	13,994	23,586	23,586	23,586	23,586	25,009	25,009	20,783	20,783	20,838	21,058	21,469	21,514	23,587	23,670		
ELIGIBLE SECONDARY CAPITAL	13,593	13,594	13,594	13,775	23,185	23,186	23,186	23,367	24,900	24,900	20,674	20,783	20,838	20,723	21,469	21,514	23,588	23,670		
ELIGIBLE TOTAL CAPITAL (Regulatory Capital)	52,845	53,016	52,838	44,964	64,876	64,668	64,149	62,402	69,743	73,298	62,873	63,406	62,870	62,360	64,414	63,971	67,659	67,480		
MINIMUM CAPITAL REQUIREMENT	27,664	27,416	27,249	27,047	26,478	25,969	25,939	26,305	26,035	22,888	21,477	21,196	21,748	21,965	21,379	21,414	22,202	22,079		
EXCESS (DEFICIENCY)	25,181	25,600	25,590	17,917	38,399	38,699	38,210	36,097	43,708	50,410	41,396	42,210	41,122	40,395	43,035	42,557	45,457	45,401		
Risk Weighted Assets	276,644	274,157	272,485	270,472	264,775	259,689	259,389	263,052	260,350	228,882	214,773	217,948	217,482	219,648	211,227	214,138	222,020	220,793		