



Deutsche Bank AG – Johannesburg Branch

Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure
June 2022

Overview

The following information is compiled in terms of the requirements of the Banks Act 1990 (as amended) and Regulation 43(1)(e)(iv) and 43(2) of the Banking Regulations, whereby banks (including foreign branches) are obliged to report certain qualitative and quantitative information with regards to their risk profile and capital adequacy on a regular basis to the public, which incorporates the Basel III Pillar 3 requirements on market discipline.

Reporting framework

The information disclosed in this report is based on the definitions, calculation methodologies and measurements as defined by the Amended Regulations. All tables, diagrams, quantitative information and commentary in this report are unaudited unless otherwise noted.

Period of reporting

This report is in respect of the quarter ended 30 June 2022, including comparative information (where applicable) for the quarter ended 31 March 2022.

The table below provides an overview of the branch's prudential regulatory position as measured by key regulatory metrics.

	Jun 2022	Mar 2022
Available capital (R'000)		
1 Common Equity Tier 1 (CET1)	1,616,086	1,586,736
2 Tier 1	1,616,086	1,586,736
3 Total Capital	1,622,537	1,595,379
Risk-weighted assets (R'000)		
4 Total risk-weighted assets (RWA)	4,320,674	3,136,968
Risk-based capital ratios as a percentage of RWA		
5 Common Equity Tier 1 ratio (%)	37.40	50.58
6 Tier 1 ratio (%)	37.40	50.58
7 Total capital ratio (%)	37.55	50.86
Additional CET1 buffers requirements as a percentage of RWA		
8 Capital conservation buffer requirement (%)	2.50	2.50
9 Countercyclical buffer requirement (%)	-	-
10 Bank GSIB and/or DSIB additional requirements (%)	-	-
11 Total of bank CET1 specific buffer requirements (%) (row8+row9+row10)	2.50	2.50
12 CET1 available to meet buffers after meeting the bank's minimum capital requirements, and, if applicable, TLAC requirements (%)	31.90	45.08
Basel III leverage ratio		
13 Total Basel III leverage ratio exposure measure	32,671,570	25,534,190
14 Basel III Leverage ratio (%) (row2/row13)	4.95	6.21
Liquidity Coverage Ratio		
15 Total High Quality Liquid Assets (HQLA)	3,470,741	2,098,201
16 Total Net Cash Outflow	1,916,283	615,325
17 LCR ratio (%)	208	371



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The table below provides an overview of total RWA forming the denominator of the risk-based capital requirement in respect of the quarter ended 30 June 2022, including comparative information (where applicable) for the quarter ended 31 Mar 2022.

	RWA R'000	RWA R'000	Minimum capital requirements ⁽¹⁾ R'000
	Jun 2022	Mar 2022	Jun 2022
Overview of Risk Weighted Assets			
1 Credit risk (excluding counterparty credit risk) (CCR)	968,150	996,026	111,337
2 Of which standardised approach (SA)	968,150	996,026	111,337
3 Of which internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	2,209,370	1,511,310	254,078
5 Of which standardised approach for counterparty credit risk (SA-CCR)	2,209,370	1,511,310	254,078
6 Of which internal model method (IMM)	-	-	-
Of which Current Exposure Method (CEM)	-	-	-
7 Equity positions in banking book under market-based approach	-	-	-
8 Equity investments in funds – look-through approach	-	-	-
9 Equity investments in funds – mandate-based approach	-	-	-
10 Equity investments in funds – fall-back approach	-	-	-
11 Settlement risk	-	-	-
12 Securitisation exposures in banking book	-	-	-
13 Of which IRB ratings-based approach (RBA)	-	-	-
14 Of which IRB Supervisory Formula Approach (SFA)	-	-	-
15 Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16 Market risk	649,475	350,625	74,690
17 Of which standardised approach (SA)	649,475	350,625	74,690
18 Of which internal model approaches (IMM)	-	-	-
19 Operational risk	266,679	145,268	30,668
20 Of which Basic Indicator Approach	266,679	145,268	30,668
21 Of which Standardised Approach	-	-	-
22 Of which Advanced Measurement Approach	-	-	-
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
25 Other Assets Risk	227,000	133,739	26,105
Total (1+4+7+8+9+10+11+12+16+19+23+24+25)	4,320,674	3,136,968	496,878

1 *Minimum capital requirements - This value is 11.5% for 2022, consisting of a Pillar 1 requirement of 8.00%, Pillar 2A of 1%, and a phased in Capital Conservation Buffer of 2.5%.*