



Deutsche Bank AG – Johannesburg Branch

Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure
September 2021

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 September 2021, including comparative information (where applicable) for the quarter ended 30 June 2021.

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

	Sep 2021	June 2021
Available capital (R'000)		
1 Common Equity Tier 1 (CET1)	1,614,397	772,010
2 Tier 1	1,614,397	772,010
3 Total Capital	1,614,397	772,010
Risk-weighted assets (R'000)		
4 Total risk-weighted assets (RWA)	3,779,218	4,741,223
Risk-based capital ratios as a percentage of RWA		
5 Common Equity Tier 1 ratio (%)	42.72	16.28
6 Tier 1 ratio (%)	42.72	16.28
7 Total capital ratio (%)	42.72	16.28
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 (%)	37.72	11.28
Basel III leverage ratio		
13 Total Basel III leverage ratio exposure measure	22,773,231	16,078,689
14 Basel III Leverage ratio (%) (row2/row13)	7.09	4.80
Liquidity Coverage Ratio		
15 Total High Quality Liquid Assets (HQLA)	2,070,496	2,098,201
16 Total Net Cash Outflow	969,659	615,325
17 LCR ratio (%)	226	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 September 2021, including comparative information (where applicable) for the quarter ended 30 June 2021.

	RWA R'000	RWA R'000	Minimum capital requirements ⁽¹⁾ R'000
	Sep 2021	June 2021	Sep 2021
Overview of Risk Weighted Assets			
1 Credit risk (excluding counterparty credit risk) (CCR)	1,117,815	892,052	117,371
2 Of which standardised approach (SA)	1,117,815	892,052	117,371
3 Of which internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	2,175,827	3,418,826	228,462
5 Of which standardised approach for counterparty credit risk (SA-CCR)	2,175,827	3,418,826	228,462
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	297,075	268,588	31,193
17 Of which standardised approach (SA)	297,075	268,588	31,193
18 Of which internal model approaches (IMM)	-	-	-
19 Operational risk	140,698	140,698	14,773
20 Of which Basic Indicator Approach	140,698	140,698	14,773
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	47,803	21,059	5,019
Total (1+4+7+8+9+10+11+12+16+19+23+24+25)	3,779,218	4,741,223	396,818

1 Minimum capital requirements - This value is 10.5% for 2021, consisting of a Pillar 1 requirement of 8.00%, Pillar 2A of 0%, and a phased in Capital Conservation Buffer of 2.5%.