Deutsche Bank
South Africa

Deutsche Bank AG – Johannesburg Branch

Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure

September 2026

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 2026, including comparative information (where applicable) for the quarter ended 30 June 2026. The table below provides an overview of the branch's prudential regulatory position as measured by key regulatory metrics.

		Sep 2026	Jun 2026
	Available capital (R'000)		
1	Common Equity Tier 1 (CET1)	1,752,300	1,779,588
2	Tier 1	1,752,300	1,779,588
3	Total Capital	1,757,357	1,785,581
	Risk-weighted assets (R'000)		
4	Total risk-weighted assets (RWA)	8,903,495	10,324,293
	Risk-based capital ratios as a percentage of RWA		
5	Common Equity Tier 1 ratio (%)	19.68	17.24
6	Tier 1 ratio (%)	19.68	17.24
7	Total capital ratio (%)	19.74	17.29
	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 (%)	14.18	11.74
	Basel III leverage ratio		
13	Total Basel III leverage ratio exposure measure	28,386,921	29,500,080
14	Basel III Leverage ratio (%) (row2/row13)	6.17	6.03
	Liquidity Coverage Ratio		
15	Total High Quality Liquid Assets (HQLA)	13,375,804	13,815,065
16	Total Net Cash Outflow	5,537,522	3,734,602
17	LCR ratio (%)	258	393
	Net Stable Funding Ratio		
18	Total Available Stable Funding (ASF)	7,019,146	7,828,794
19	Total Required Stable Funding (RSF)	3,809,291	3,822,608
20	NSFR ratio (%)	184	205

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The table below provides an overview of total RWA in respect of the quarter ended 30 September 2026, including comparative information (where applicable) for the quarter ended 30 June 2026.

		RWA R'000	RWA R'000	Minimum capital requirements[1] R'000
	Overview of Risk Weighted Assets	**Sep 2026**	**Jun 2026**	**Sep 2026**
	Total (1+4+7+8+9+10+11+12+16+19+23+24+25)	**8,903,496**	**10,324,293**	**1,023,902**
1	**Credit risk (excluding counterparty credit risk) (CCR)**	4,082,937	4,642,451	1,318,551
4	**Counterparty credit risk**	2,562,165	3,105,863	294,649
5	Of which standardised approach for counterparty credit risk (SA-CCR)	839,777	1,086,300	96,574
2	Of which standardised approach (SA-CVA)	1,722,388	2,019,563	198,075
19	**Operational risk**	293,825	293,824	469,896
20	Of which Basic Indicator Approach	293,825	293,824	33,790
16	**Market risk**	1,827,659	2,077,729	225,926
17	Of which standardised approach (SA)	1,827,659	2,077,729	210,181
25	**Other Assets Risk**	136,911	204,426	15,745
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)	-	-	-
18	Of which internal model approaches (IMM)	-	-	-
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	-	-	-

[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%.*